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HOUSING MARKET ANALYSIS

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CITY OF HAMILTON
PLANNING DEPARTMENT
HAMILTON, ONTARIO
October, 1971

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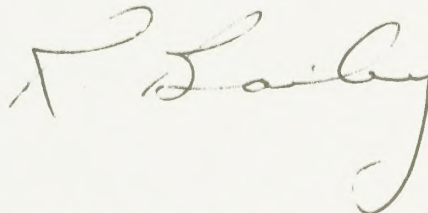
FOREWARD

This technical report of the Planning Department provides general information and a guideline to help the community, businessmen, developers and public officials in evaluating housing needs. To upgrade the urban environment and to strengthen the economic structure of the City, it is essential to analyse the housing market, urban land use and related community development.

The market analysis technique is a tool for improving the quality of urban life. It takes into consideration such factors as population, household growth, employment, incomes, housing vacancies, occupancy turnover, rent levels and sale prices. With this information, developers and builders can assess the housing demand in the market place to provide services to the community; public officials can increase the capacity to plan for not only housing needs, but also public expenditures such as schools, open space and recreational areas, community facilities, and municipal services for the enrichment of urban life.

This is the first report in a series, dealing in detail with the development of residential land uses and densities in Hamilton.

The co-operation of the Assessment and Building Departments has been most helpful in assembling information and we wish to acknowledge their assistance.

A handwritten signature in dark ink, appearing to read 'R. Bailey', is positioned above the printed name and title.

R. Bailey, M.T.P.I.C., P. Eng.,
Commissioner of Planning and
Secretary-Treasurer

MJC:fg

TABLE OF CONTENTS

	Page
FOREWARD	1
I INTRODUCTION	6
II DEMOGRAPHIC FACTORS	6
Definition	7
Household structure and Formation	7
Household Growth	8
III HOUSING SUPPLY	8
Housing Inventory	8
A) Existing Housing Stock	8
B) Ontario Housing Stock	10
Housing Condition and Housing Quality Survey	11
A) Objective	11
B) Survey Technique	12
C) Summary of Survey Results	14
D) Conclusion	18
Housing Construction Activities	18
A) General Trend	18
B) Housing Starts by Types	18
Housing Cost and Finance	19
A) Mortgage Lending	19
B) Family Income Distribution and Income of Borrowers Under N.H.A. Loans	20
C) Housing Costs of New Bungalows	21
D) Rental v.s. Owner - Occupant Accommodations	22
Existing Housing Stock Sales Analysis	23
IV CHANGING HOUSING PREFERENCES	25
Location	25
Prices and choice of Housing Types	26
V FUTURE HOUSING DEMAND FORECAST	27
VI CONCLUSION	30
VII APPENDIX A: HOUSEHOLD AND FAMILY INCOME DISTRIBUTIONS	36
VIII APPENDIX B: TABLES AND ILLUSTRATIONS	40

TABLES AND ILLUSTRATIONS

Table	Page
1 Metro-Hamilton Household Formation (1951, 56, 61, 66)	41
2 City of Hamilton, Population and Household Projections by the year 2001	42
3 Metro-Hamilton Population and Household Projections	43
4 City of Hamilton Housing Inventory 1959 - 1969	44
5 City of Hamilton Family Income 1961, 1969 and 1970	45
6 City of Hamilton Household and Family Income Distributions 1961 and 1970	46
7 Ontario Housing Survey, City of Hamilton, 1970	47
8 Demand of Senior Citizens Housing, 1970	48
9 The Rating of Detailed Housing Quality Survey	49
10 Condition and Age of Housing Stock	50
11 Metro-Hamilton and the City of Hamilton Residential Building Construction Starts, 1961 - 1970	51
12 City of Hamilton Residential Building Permits Issued 1962 - 1971	52
13 Metro-Hamilton Labour Force by Industry and Sex, 1961	53
14 Average Weekly Wages and Salaries, Metro-Hamilton 1961 - 1970	54
15 Metro- Hamilton Housing Construction Cost and Sales Market Financed Under the N.H.A.	55
16 Housing in Canada, 1961 - 1970	56
17 City of Hamilton Future Housing Demand Projection 1970 - 2001	57
18 City of Hamilton, Housing Demand Composition, 1970 - 2001	58
19 Residential Occupancy Characteristics	59
20 Existing Housing Stock Sales Analysis, 1968	60
21 City of Hamilton Population, 15 Years of Age and Over by Marital Status, 1951, 1961 and 1966	61

Maps	Page
Housing Quality Survey - Lower City	16
Housing Quality Survey - Mountain	17
Housing Sales Index, 1968	24

Figure

1	City of Hamilton Household Size Projection	62
2	Household Projection	63
3	City of Hamilton, Existing Housing Stock, 1959-1969	64
4	City of Hamilton, Future Housing Demand	65
5	Areas Covered in Housing Quality Survey	66
6	Population and Building Construction Starts	67
7	Residential Building Permits Issued	68
8	Average Estimate Cost of New Bungalow	69
9	City of Hamilton, Cumulative Family and Household Income Distributions, 1961	70
10	City of Hamilton, Cumulative Family and Household Income Distributions, 1969 and 1970	71

HOUSING MARKET ANALYSIS

INTRODUCTION

Housing market analysis uses a method which analyses a variety of pertinent social and economic characteristics of a cohesive economic area in order to estimate the need and demand of new housing for a given period. It is a valuable tool to provide a framework of reference for decision-making inasmuch as it provides a reasonably sound estimate of housing demand. While a housing market analysis may include some submarket estimates, it does not attempt to evaluate the market ability of specific housing development in a specific submarket area.

Housing market mechanism performs in various ways according to the conditions of housing demand and supply. These must have a logical relationship to area employment potentials, population or family mobility, characteristics of household formation and growth, condition and characteristic of existing housing stock, new construction activities, displacement, demolition and vacancy data, housing cost and sale pictures, family income, changing preferences, mortgage and finance situations, municipal servicing, public housing assistance.

In addition, it is most important to note that shifts of a supply or demand schedule vary according to the public policy and the attitude of private sectors towards local housing problems.

DEMOGRAPHIC FACTORS

The future housing demand will largely be determined by demographic factors, especially those affecting household structures. The principle determinants of household formation analysed in this study include family formation, non-family formation and the "undoubling" of lodging families.

DEFINITION

A) Household

A household as defined by the Census of Canada consists of a person or a group of persons occupying one dwelling. It may include one family, two or more families, or unrelated persons sharing a dwelling. Nevertheless, every person is a member of a household. Since the number of households equal the number of occupied dwellings, the future housing demand can be estimated by using the current population projections and relating it to household formation.

B) Undoubling of Lodging Families

Undoubling of lodging families refers to the establishment of new households by young and old single persons and by families, all of whom previously shared a dwelling unit with others.

C) Housing Market Area

The housing market area can be defined normally as those geographical areas in which there is an identifiable relationship between place of work and place of residence within a reasonable commuting distance. This housing market area is considered synonymous and coterminous with Hamilton census Metropolitan area. It is the intent of this study to focus on the submarket area of the City of Hamilton. This emphasis encompasses a central city containing principal population concentrations, places of employment and a built-up peripheral territory containing residential areas, community service facilities and places of job opportunities.

HOUSEHOLD STRUCTURE AND FORMATION

Households consist of non-family households and family households. Family households may include two or more families sharing the same dwelling or a family with lodgers. Non-family households are those established by young and old single persons. Table 1 indicates that non-family households increased from 11.8 per cent of the total households in 1956 to 14.6 per cent in 1966 and families not maintaining their own households decreased from 10.3 per cent to 4.1 per cent during the same period.

In addition, the average household size declined both in the City and the Metro-Hamilton region. In Metro-Hamilton it decreased from 3.7 in 1961 to 3.6 in 1966 while the household size in the City decreased from 3.6 in 1961 to 3.4 in 1966.

The annual household increase was 2,142 households from 1961 to 1966 while the annual increase of new families was approximately 820 families. The excess of new households over new families and the decrease in the average household size in the City of Hamilton are indicative of a net gain in non-family households and new households established by those families previously sharing a dwelling unit with others or movement of families from other submarket areas to the City of Hamilton.

HOUSEHOLD GROWTH

In 1970 there were 98,948 households (or occupied dwellings) in the City of Hamilton. The estimation of the total households by the year 2001 reaches a range from 222,130 households to 234,644 households with a low and a high growth rate projection. Figure 1 illustrates household size projection for the City of Hamilton. Table 2 3 and Figure 2 indicates the population and household projections for the City and Metro-Hamilton region.

HOUSING SUPPLY

HOUSING INVENTORY

A) Existing Housing Stock:

A detailed housing inventory of existing housing stock was completed with the results shown in Table 4 and Figure 3 for the City of Hamilton. The number of dwelling units in 1969 and 1970 were established on the basis of assessment data and information from Canadian Housing Statistics 1965 to 1970 prepared by the Central Mortgage and Housing Corporation.

As the consequence of analysing existing housing stock, the following characteristics were noted:

- a substantial increase in the total number of dwelling units (an overall increase of 42.4% from 1959 to 1970).
- a significant shift of the occupancy patterns (the percentage of owner-occupied dwellings decreased from 66.3% in 1959 to 54.9% in 1969).
- a high rate of residential mobility, due to the greater increase in net migration than the natural increase, creating a greater demand for family housing units.
- a significant decrease in an average assessed household size (it decreased from 3.71 in 1959 to 3.13 persons per household in 1969).
- a greater demand for low cost housing accommodations for both families and senior citizens.
- a significant increase in municipal revenue from the assessment of apartment properties (the percentage of assessment from apartment properties increased from 5.4% to 10.5% as a percentage of the City's total assessment).
- a greater increase in multiple housing development than the single and semi-detached housing (the percentage increased from 12.41% in 1959 to 24% in 1969 of the City's total housing stock).

The results of the analysis point out a 2.2% vacancy rate relative to the total housing stock. This is far below the desirable level of 4% as recommended by the Economic Council of Canada and accepted by the Federal Housing Task Force in 1969.

- The average annual demolition of dwellings was 270 units.
- The prevalence of a 4.7% apartment vacancy rate in 1969 was due to the completion of many new apartment projects in late 1969 and 1970.
- From 1959 to 1968, the assessment of residential properties fluctuated between 50% to 51% of the City's total assessment. This assessment was significantly higher than the assessment from commercial, industrial or other properties.

- With an exception of drastic change in public policies, the trend towards multiple housing developments will likely continue for the next decade as the consequences of:

- (a) a steady increase in living cost
- (b) the economic status of young married couples
- (c) economies of scale resting on the profit motive
- (d) the percentage of families earning income of \$9,000 to be eligible for mortgage under the N.H.A. Table 5, 6, Figure 9 and 10 indicate the household and family income levels for the City of Hamilton, 1961 and 1970.

B) Ontario Housing Stock

There were 2,833 units of public assistance housing administered and managed by Hamilton Housing Authority and Ontario Housing Company for Ontario Housing Corporation in 1970. All these units account for 2.9% of the City's housing stock (see Table 7 Ontario Housing Survey, 1970).

Within the Ontario Housing Stock, there are 1,355 units for senior citizens and 1,478 units for families which are operated either on a rent geared to income basis or rent geared to and limited by the percent return on invested capita. A total of 1,107 units of family housing were developed in the fifties as Federal-Provincial projects, while the remaining 371 units have been constructed since the formation of Ontario Housing Corporation in 1965.

The City of Hamilton had an agreement with the Ontario Housing Corporation in 1969 that the O.H.C. would provide about 200 hostel units and 350-400 family units for the period from 1969 to 1971. The proposed or approved public housing projects for 1970 to 1971 are indicated as follows:

- (a) approved OH-18 (August 1970) 96 units of 3-bedroom townhouses located at St. Andrew's Drive and Quigley Road.
- (b) approved 201 hostel units (9-storey apartment) to be constructed on a 3.4 acre piece of land located in the north-western quadrant of Queenston Road and Nash Road.
- (c) 131 units of townhouses (100 units of 3-bedroom and 31 units of 4-bedroom) to be constructed in the area south of Mohawk Road and east of Upper Paradise Road.
- (d) 160 units of townhouses (51 units of 2-bedroom, 100 units of 3-bedroom and 9 units of 4-bedroom) to be constructed at Barton Street East and the Kenora area.

Thus, a total of 201 units of Senior Citizen's Housing and 387 units of family housing is expected to provide low cost housing accommodation for low income families within the next year.

In comparison with the demand of 1,639 units of Senior Citizens' Housing and 1,427 units of family housing, indicated by active applications in 1970, the present supply of low cost housing falls short of demand. Table 19 indicates the demand of Senior Citizens' Housing, 1970.

HOUSING CONDITION AND HOUSING QUALITY SURVEY

A) Objectives

In exploring the potential of old, declining residential areas for high intensity land use, it is necessary to first conduct a housing quality survey (including structural condition and environmental quality) in order to establish those areas of urban blight¹ which would allow modification of the existing land use pattern.

The survey can also serve as a guideline in determining the amount of blighted area to be set aside for each of the conservation, rehabilitation and redevelopment action programs. In general, the quality of housing in an area is affected by the area's environmental quality. This in turn is determined by a combination of social, economic and physical conditions existing on a micro and macro scale. Below are examples of such factors which directly and indirectly affect the housing quality in the City of Hamilton:

1. The attitudes of individual owners towards prolonging the useful life of their building and the owner's ability to do so through continued maintenance and adaptation.
2. The suitability of present day buildings to satisfy demands with respect to location, size, layout and quality of dwellings.
3. The design and the quality of construction materials used for the buildings.

1 In general context, urban blight can be defined as the absence of growth and the persistence of condition of property depreciation in terms of functional, physical, economic and environmental depreciations. See Larry S. Bourne, Private Redevelopment of the Central City, (Dept. of Geography, Research Paper No. 112, the University of Toronto, 1967) P.P. 34-35

4. The compatibility of land uses contiguous to existing residential areas.
5. The climatic conditions and the extent of environmental pollution.
6. The attitude and ability of the City to provide and maintain, through legislation and other means,² a decent living environment for both new and old built-up areas.

It is important to note that with the present funds and resources available, a detailed survey of interior and exterior conditions of housing for the entire City is nearly impossible. However, the survey for an exterior condition of housing would be possible with the assistance of summer students. In addition, valuable information may also be obtained from the following reports:

1. The North End Urban Renewal Scheme, City of Hamilton, June 1968, by Murray V. Jones and Associates Ltd., Urban and Regional Consultants.
2. Central Hamilton Urban Renewal Study, 1965 by Murray V. Jones and Associates Ltd.
3. Civic Square Urban Renewal Scheme, City of Hamilton, 1965 and York Street Urban Renewal Studies, 1965, by Murray V. Jones and Associates Ltd.
4. Urban Renewal Study for the City of Hamilton by the Planning Department, City of Hamilton, 1958.

The survey technique employed in the Housing Quality Survey and the methodology used in evaluating the results of the survey are discussed below.

B) Survey Technique³

The American Public Health Associations Appraisal Technique, which includes provisions for the appraisal of both physical structures and environmental conditions, was employed in the housing quality survey for the City of Hamilton.

2 Minimum Housing Standard By-law 69-99 and Amendment No. 250 to the Official Plan of the Hamilton Planning Area were approved by the Minister of Municipal Affairs on Dec. 15, 1968. However, the By-law is only applicable to the designated Urban Renewal Areas including North End, York Street and Civic Square.

3 F. Stuart Chapin, Jr. Urban Land Use Planning, University of Illinois Press, Urbana 1965, pp. 312-318.

From June to September, 1969 a field survey - partly detailed and partly general - of housing conditions for the areas delineated in Figure 5 was carried out by two teams. The criteria used for appraisal of physical structures were based on the construction materials, the age of building and economic durability; the exterior condition of building such as foundation, walls and roof, eavestrough, door and window frames, porches and outside steps and paintwork; the maintenance of accessory buildings, fences and yards.

The environmental condition was evaluated in terms of land crowding (land coverage, the adequacy of yard space and the spacing of housing units), the maintenance of yards, fences and ancillary buildings, community facilities such as school and recreational open space; general neighbourhood amenities and extent of hazards and nuisance in the housing areas resulting from traffic, industry and railroads.

In the remainder of the City, evaluation of housing conditions was accomplished by a "wind-shield survey" comprised of a rapid visual assessment and appraisal of physical structures and their overall environment.

Converting the results of the survey into the scoring system, the housing quality scores show as follows:

THE SUMMARY OF HOUSING QUALITY⁴

Graduation of Quality	Environmental Score	Physical Structure Score	Total Housing Score
Excellent to Good	0 - 19	0 - 29	0 - 49
Good	20 - 39	30 - 59	50 - 99
Good to Fair (acceptable)	40 - 59	60 - 89	100 - 149
Fair (Questionable)	60 - 79	90 - 119	150 - 199
Poor (substandard)	80+	120+	200+

Source: Housing condition appraisal techniques under American Public Health Association.

Keeping in mind both the physical and aesthetic qualities of the structure and its environment, the buildings were classified in one of five categories: excellent to good, good, good to fair, fair and poor (areas in need of municipally concerted attention).

⁴ Committee on the Hygiene of Housing, An Appraisal Method for Measuring the Quality of Housing: A Yardstick for Health Officers, Housing Officers and Planners, New York: American Public Health Association, 1945 - 50.

- Excellent
to Good: Buildings in "excellent to good" condition are mainly those structures constructed within the last 10 years. The building and environmental conditions are very well maintained.
- Good: Buildings in "good" condition are those structures constructed within the last 10 to 25 years. The building's exterior has been well maintained and the general landscape and environmental conditions are sound. The dwelling has a remaining economic life of 25 years and over.
- Good to
Fair: Buildings in "good to fair" condition are those with no apparent fault in the overall structure and needing only minor repairs within the limit of economic justification.
- Fair: Buildings in "fair" condition are those where physical deterioration is at a stage where repairs, necessary for the structure to meet the minimum standards, are as yet economically feasible. In addition, the environmental condition of such buildings is generally in a declining situation. It is, therefore, often necessary to initiate action programs to assist and encourage property owners to improve the quality of their house.
- Poor: Buildings in "poor" condition (in need of municipally concerted attention) are those which apparently cannot be economically rehabilitated to a desirable standard, according to the Minimum Standard By-law. The physical structures of such buildings (the majority of which were constructed prior to 1915) are seriously deteriorated and their immediate environment is deficient in many respects.

C) Summary of the Survey Results

The survey results revealed that, on the whole, general housing qualities in the Lower City and the Beach Strip range from fair to poor with the exception of the Westdale Area and the East End of the City. The environmental quality of the inferior housing areas is also considered to be poor. This declining situation is due to many factors, some of which are listed below:

1. **Serious Air Pollution:** the Burlington Beach Strip area is plagued by fumes, and hydrogen sulphide blown in by the prevailing south-west winds. The north-east winds, on the other hand, carry polluted air into the Central City.
2. **Community Facilities:** In these areas there is a lack of sufficient community facilities such as open space, recreational parkland and community centres for social and cultural activities.
3. **Overcrowding:** A problem has resulted due to the high percentage of ground coverage found in these older areas. Most houses in these areas were built prior to 1900 on small or moderate sized lots.
4. **Traffic Hazards:** The rigid gridiron street pattern, found in the older districts, allows through traffic in residential areas which in turn increases traffic hazards.
5. **Development Control:** In the past, insufficient development control has resulted in a mixture of commercial and residential uses, linear patterns of development along major arterial highways and industrial development in close proximity to residential areas. The housing areas adjacent to the C.N.R. and T.H. & B. railway right-of-ways exemplify the need for buffer zones between such conflicting land uses.

These major barriers to good residential conditions have contributed to the general depreciation and deterioration of residential conditions leading to reductions in living standards in the central area of Hamilton and the Beach Strip.

On the Mountain, the housing qualities in residential areas which have been developing since 1940 are generally very good, with the exception of wartime housing in the area between East 24th Street and East 26th Street extending from Crockett Street, south to Queensdale Avenue. In the newer areas, that is those developed since 1958, the curvilinear street layouts have replaced the old gridiron patterns, and provisions for open space and parkland have been made for each neighbourhood unit.

Table 9 further illustrates the results of the detailed field survey which was done on the sample basis.

Among the total samples of 750 dwelling units selected for a detailed field survey, there are 129 dwellings (about 15%) in poor condition, 380 dwellings (or 51%) in fair condition. In comparison with census data, condition and age of housing stock (1961 and 1966 as indicated in Table 10), the stages of urban growth, and the 1969 Housing Quality Survey, it is reasonable to estimate that about 20% of the total housing stock in 1969 was in fair to poor condition. These dwellings are in need of minor or major repairs.

HOUSING QUALITY SURVEY

LOWER CITY



The HOUSING QUALITY SURVEY includes the provisions for appraisal of the quality of environment as well as the physical condition of structures.

LEGEND

HOUSING IS WELL MAINTAINED



HOUSING AND ENVIRONMENT NEED REHABILITATION AND IMPROVEMENT



PHYSICALLY IMPAIRED AND ENVIRONMENTALLY DECLINING





HOUSING QUALITY SURVEY

MOUNTAIN

The HOUSING QUALITY SURVEY includes the provisions for appraisal of the quality of environment as well as the physical condition of structures.

LEGEND

HOUSING IS WELL MAINTAINED

- EXCELLENT TO GOOD
- GOOD

HOUSING AND ENVIRONMENT NEED REHABILITATION AND IMPROVEMENT

- GOOD TO FAIR
- FAIR

D) Conclusions

The appraisal and evaluation of the housing qualities involved personal judgements and in many cases the results of the survey indicated some degree of inconsistency in the determination of classifications. In order to overcome these difficulties, the final windshield survey was conducted by the planning staff member who was directly involved in compiling and analyzing the data obtained from the survey. Thus, adjustments could be made to minimize the deficiency of two sets of survey results.

After careful evaluation, the results of the survey were presented on a block basis. A 50% sample of the houses whose quality was characteristic of the block, was taken to determine the general housing conditions for the block face as a whole. The results of the survey are presented on Map "Housing Quality Survey".

HOUSING CONSTRUCTION ACTIVITIES

A) General Trends

In Metro-Hamilton Region, residential building starts totalled 43,496 dwelling units in the last decade. Housing construction activity was at a peak in 1964 with a record annual rate of 5,670 units and declined thereafter. It reflected the sharp increase in mortgage funds from the lending institutions and an increase in direct Federal loan commitments for home ownership and for low-income housing.

The pace of building activities eased off considerably in 1967 and it was not until mid 1969 carrying over to 1970 that housing starts dropped below the corresponding level of the previous year. Table 11 and Fig. 6 show the housing construction starts for the last decade for the Metro-Hamilton Region. The slow down in housing starts in 1969 and 1970 was influenced by the efforts made to counter inflation throughout these years. Thus, a tight financial situation has resulted in drastically decreasing low-cost housing projects.

It was not until mid 1970 an appropriate fund of 18 million dollars was designated for housing projects in Hamilton Area, the housing starts picked up an additional 2453 units in the region and 1798 units in the City since August to December 1970.

B) Housing Starts by Types

From 1961 to November 1970, the increase in starts of the Region was largely in rental housing units, with single-detached and other owner-occupancy dwellings showing more moderate gains up to 1967. After 1968, the single-detached, semi-detached and duplex housing starts decreased dramatically.

Since 1961, the housing starts in multiple dwellings has had a significant increase among the total housing starts. In Metro-Hamilton, the row and apartment construction starts increased from 37.3% in 1961 to 73% in 1970 while the City of Hamilton experienced an increase from 59% to 79% during the same period.

In the City of Hamilton, the percentage of output of owner-occupant dwellings has decreased since 1962. The row and apartment construction starts as well as the permits issued for the same period represented more than two thirds of the total figures. Table 12 indicates the residential building permits issued broken down by types from 1962 to 1970. The housing construction starts in 1969 showed a marginal increase but the gain was insignificant due to the heavy carry-over of mortgage loans approved on dwellings not yet started at the end of 1968. In addition, economic stability and low interest rates supported this peak.

HOUSING COST AND FINANCING

A) Mortgage Lending

The generally nation-wide tight financial conditions which prevailed throughout 1969 and 1970 were reflected not only in the reduction in the supply of funds available for housing investments, but also by steadily raising interest rates. The NHA loan on home mortgages increased the interest rate from $8\frac{1}{2}$ per cent in 1967 to 10 per cent in 1969 while the interest rates on conventional mortgages increased from 9 per cent to $10\frac{1}{2}$ per cent.

The lending institutions, which traditionally devoted a larger portion of mortgage funds to finance residential constructions were adversely affected by the continuing inflationary environment. As a result of this decline in available funds from both private and public sectors, both housing starts and completions were reduced significantly.

Since mid 1970, the Federal Financial policy has shifted from a "tight-money" policy to a general easing of monetary restraints. The evidence that inflation is under control has led to a reduction of the mortgage interest rate from 10% to $8\frac{3}{4}$ % in early 1971 for the NHA loan and from $10\frac{1}{2}$ % to 9% for a conventional mortgage. Due to the floating exchange rate of the Canadian dollar, short-run emphasis is being placed on the relation of the term structure of interest rates in Canada vis a vis the United States. Consequently, when the Federal Reserve System embarked on an expansionary policy the Bank of Canada was forced to follow suit in order to decrease the inflow of American dollars which which would appreciate the Canadian dollar above the limit which is acceptable to exporters.

As a result of differences in interest rates in the two countries the demand for Canadian short-term paper has increased, bidding up the price and lowering the yield. Analysis suggests that the nadir of short-term interest rates has been reached. It is estimated that long-term rates will begin to ease during the next twelve months. That is, as demand increases for long-term paper, the price will be bid up reducing the yield on outstanding debt and the market rate of interest. Thus the short-term outlook is for a decrease in the mortgage rate which will stimulate housing starts.

B) Household and Family Income Distributions and the Income of Borrowers under the N.H.A. Loans

The average annual income of borrowers under the N.H.A. during 1969 was \$9,235. Median family income for Metro-Hamilton during the same period was \$6,325. The disparity becomes more apparent when approved loans for 9 dwelling units during 1968 are grouped by borrower's income:

5,000 - 6,999	44.5%
7,000 - 8,999	44.4%
9,000	11.1%

Although the number of borrowers approved were considered as too small to represent a meaningful size of sample at the Regional scale, it does point out that the majority of borrowers have an annual income of more than \$7,000. In 1969, the family income should be more than \$9,000 per annum to be eligible for the N.H.A. mortgage loans in order to carry over monthly payment and to cover initial downpayment.

In terms of the cumulative family income distribution of the City of Hamilton, in 1961, there was approximately 40 per cent of families having an annual income less than \$4,650 which was quite close to the average annual income of borrower's under the N.H.A. loans in 1961. (see Table 5 and Fig. 9 for reference)

The estimate of family income distribution for the City in 1969 reveals that approximately 73% of families have an annual taxable income less than \$9,000. (see Table 5, 6 and Fig. 10 for reference)

In order to determine the ability for purchasing houses and to assess the potential owner - v.s. renter pattern to allocate the types of housing demand, the household income distributions provide a more logical and reliable information for measurement.

C) Housing Costs of New Bungalows:

The estimate costs of new bungalows are listed as follows:

- a) Raw land cost - initial cost plus additional cost due to land speculation
- b) Carrying charges and cost of servicing - the cost of on-site installations of water, sewers and other utilities, providing sidewalks and roadways
- c) Cost of finished floor area per square foot- costs of building materials plus sales tax and labour cost
- d) Construction cost per square foot - mainly labour cost
- e) On-site preparation cost - costs of site preparations, grading, seeding and landscaping
- f) Costs due to interest and profit making by developers
- g) Personnel servicing fees - architects, engineers, lawyer and management costs
- h) Cost due to Municipal Property Taxes.

The cost of a new bungalow financed under N.H.A. has reached an average of \$27,598 in 1969. An overall increase in sale price of 88.8% since 1960. The greatest increase has taken place since 1965 accounting for 67% of the increase. The significant factors which contribute to the present upsurge in the prices of housing include factors such as:

- a) The skyrocketing of land cost which increased by 220%
- b) The cost of serviced lots increased by 132%
- c) The construction cost plus cost of building materials increased by 51%
- d) The high interest rate and required monthly payment increased by 82% (including principal, interest and taxes)
- e) The required downpayment increased by 98%

Table 26 indicates the construction cost and housing sale price for the period 1961 to 1969. The data did not take into account differences in lot size, housing style and types of design and the number of bedrooms, etc. Neither the location of housing projects, the quality of residential neighbourhood, nor the site conditions which may affect the initial land development cost were taken into consideration in order to derive an average cost of new bungalows by the C.M.H.C. field office.

The average annual income of borrowers under N.H.A. loans as shown in Table 15 point out that the loans are geared to helping those in medium and upper income brackets. In the City of Hamilton there was about 46% of families having an average annual income less than \$7,000. The people on fixed and low income with larger families have a low probability of receiving the benefit of financial assistance.

The current prices of housing and the ever increasing cost of construction indicates little hope for improvement and the outlook is for fewer starts in the first quarter of 1971. The housing construction activities in the last two years totaled 210,415 dwellings in 1969 and 190,000 dwellings in 1970. Therefore; the housing shortage will become a more critical problem in the near future at the national, the regional and the city-wide scales.

"The Government cannot continue with the same direct support this year but that the spending figures would not be terribly far off last year's total"⁵ as stated by Mr. Robert Andras, Federal Minister responsible for housing, in the 28th National House Builder's Association Convention in Edmonton, on February 1st, 1971.

"Canada is heading for a peak year in home building industry with an objective of 220,000 dwellings start" the Minister said. The implication of this objective is that it requires the full co-operation of the public and the private sectors to seek out ways and means to accelerate the housing constructions and to bring the cost down. The innovative techniques in housing design, new products and prefabricated building materials, new construction methods, land assembly, financing, management, and zoning should be applied.

The equal importance of changing National Housing policies and a direct federal financing will implement this goal.

D) Rental v.s. Owner-Occupany Accommodations:

a) Housing Occupancy Pattern

The housing occupancy pattern has changed substantially in the past decade from 66.15% of owner occupant dwellings in 1961 to 54.5% of the total City's housing stock in 1969. From 1961 to 1969, about 70% of housing starts and 73% of residential building permits issued were rental dwellings.

⁵ The rate of increase in wages and salaries in the last decade has failed to keep up with increases in the housing market. The sale price for housing has increased by 89 per cent while wages and salaries have increased by only 41 per cent since 1960.

b) Rental Condition

The rental condition in the City of Hamilton is somewhat higher than any comparable rental accommodations in suburban areas due to the location factor. Within the City, the rents of comparable accommodations in a downtown location are generally higher than that of accommodations located in a fringe area.

The average rents in 1968 and 1970 are shown as follows:

CITY OF HAMILTON

Rental Schedule 1968 and 1970

Type of Suite	Monthly Rents in Dollars		Increase	
	1968	1970 <i>1972</i>	Dollars	%
Bachelor	\$110	\$125	\$15	13.6
One-bedroom	125	140	15	12.0
Two-bedroom	150	165	15	10.0
Three-bedroom	170	185	15	8.0

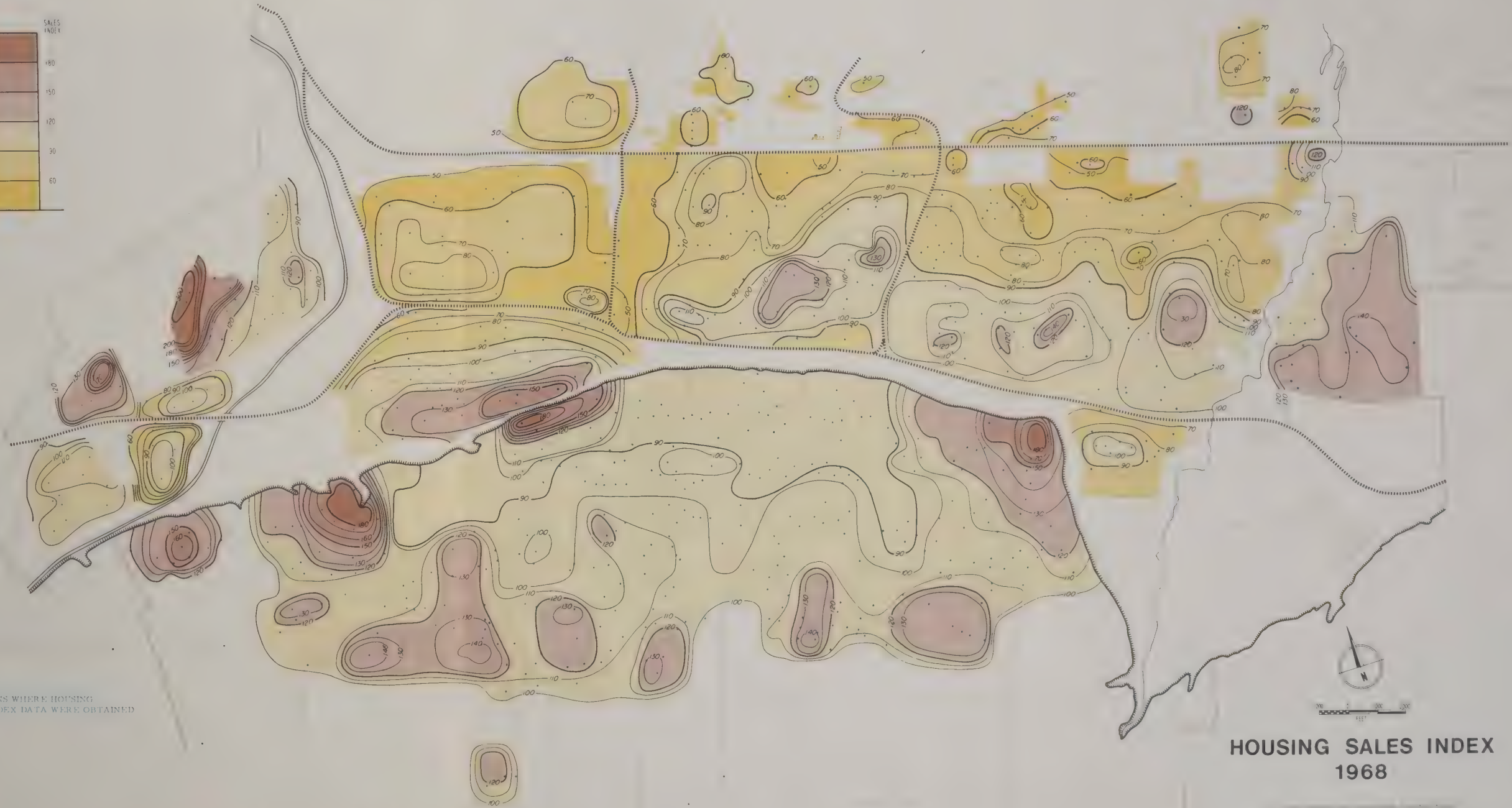
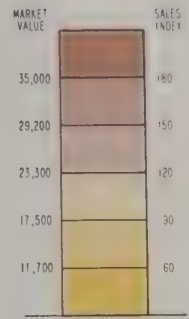
NOTE: The data from a total of 34 apartment projects with different locations were collected to derive an average figure.

In general, the average rents of apartment units from 1968 to 1970 increased by approximately \$15.00. The rents did not include the charges of parking. In many cases, garage parking facilities are provided in newer development projects on a rental basis.

Rents in the private sector are increasing rapidly ranging from 8 to 14% or more in two years. Young couples with children want their own housing accommodations but can not meet the salary qualifications to be eligible for mortgage loans or make sufficient saving for downpayments. Therefore, the continuing housing shortage drives the rents ever higher.

EXISTING HOUSING STOCK SALES ANALYSIS

The analysis of existing housing stock was completed in 1969 using housing sales information obtained from the Assessment Department of the City of Hamilton. The original analysis was performed by the Assistant Chief Assessor, who compiled data into a manageable standard which will be adopted as a guideline to be used for reassessment purposes.



• LOCATIONS WHERE HOUSING
SALES INDEX DATA WERE OBTAINED



**HOUSING SALES INDEX
1968**

The data includes all market sales values and the property assessed values in 1968. Four thousand twelve sales during 1968 were averaged to yield a mean sales price of \$19,450 for a single detached house. This mean price was then used as the base for constructing the housing sales index. The data was grouped in accordance with street names and residential blocks and plotted on the map. Each dot of sales information on the map represents index number and market values of an average sale price on a block face basis which includes a range of from two to twelve housing sales within a period of twelve months. Then, arbitrary contour lines were delineated with the same index number. Personal judgement and opinion were involved in the process of delineating these contour lines by making a cross reference of existing housing development patterns, housing qualities and the stage of urban development.

The purpose of the Housing Sales Index Map is to provide very general sales information at a city-wide scale in order to ascertain the general market conditions of existing housing stock. The result of this analysis is illustrated on the Map of Housing Sales Index, 1968 and Table 20 in Appendix B.

CHANGING HOUSING PREFERENCES

LOCATION

Low density single-detached and semi-detached housing have been constructed in areas on the Mountain and east end of the City. These areas have the suburban characteristics of providing neighbourhood schools, open space and parkland as well as neighbourhood shopping facilities.

The preferences as expressed through the demand for housing is calling forth a supply of housing for middle-income families desiring to live in suburban areas.

In terms of rental housing, the majority of new apartment developments took place in central Hamilton on the periphery of the C.B.D. and along major transportation corridors in east-west directions. At central locations, the existing apartment development patterns reflect the preference of tenants with regard to locational aspects. The advantages of central locations are proximity to employment centres, facilities for personal services and opportunities for recreation and entertainment. The market demand for such locations has been evidenced by the substantial increase in density from an average of 54 persons per gross acre to 217 persons per acre in conjunction with redevelopment of single family housing areas to apartments in E-3 zone. The operation of supply and demand for land in the downtown area has raised the price of land to the extent that only higher intensity uses can be economically undertaken.

The apartment developments outside central areas are concentrated along major arterial highways for good assessability. These patterns are common along:

- a) King Street East, Queenston Road and Barton Street
- b) Main Street West and adjacent to Highway #2 and
- c) Concession, Fennell and Mohawk Roads.

PRICES AND CHOICE OF HOUSING TYPES

The price of new homes in the city with 3 and 4 bedrooms ranges from \$27,000 to \$35,000. These prices effectively exclude all but middle and upper income families. The turn over of the existing older stock with the same number of bedrooms is limited. But even here prices range from \$18,000 to \$25,000 again excluding a sizable percentage of families.

Even when economic constraints are ignored there still remains very little choice as to design, location and amenities relative to both owned and rented units.

The predominant preference is for single family housing. Despite the current trend in apartment construction within the city, the majority of families wish to go from multiple family housing to single detached units rather than the reverse. The age of household head ranging from 25 to 60 years of age, the married couples with one to five or more children having an annual family income of more than \$7,000 and the education of household heads having more than 12 years of schooling reveal a strong preference for single detached or semi-detached housing.

The factors considered important in choosing a residential neighbourhoods are as follows in accordance with rating of importance for middle income families:

- (i) Price considerations
- (ii) Physical characteristic and appearance of neighbourhood
- (iii) Social and aesthetic considerations
- (iv) Convenience of location - (close to work)

A list of items people tend to think important when choosing a residential neighbourhood includes an attractive appearance of the neighbourhood, good schools nearby, a location convenient to stores, a location close to work, open space and parkland nearby, a location near old friends or relatives, churches nearby and other specific individual preferences.

The housing preference indicates the demand of housing that provides a choice of reasonable price with decent qualities and a good living environment with sufficient ancillary facilities for educational, social and recreational activities.

FUTURE HOUSING DEMAND FORECAST

Demographic developments have been the key determinants of housing demand in the last decade. The emerging boom in family formation - as a consequence of the post-war baby boom, the rapid increase in net migration and high population mobility, and the significant increase in non-family households are expected to raise the demand of housing to a considerably higher level over the coming decade than the last decade. The higher level of income associated with a higher standard of living and easier supply conditions of apartment accommodations appear to have facilitated increased "undoubling" of existing families in shared accommodation.

In addition, the demand of new housing arises from a number of other factors, such as the demand for increasing vacancy rate to a desirable level to facilitate population mobility and the need of new housing to replace losses to the existing housing stock. Such losses may be due to accidental causes, the effect of demolitions associated with the shift in land use, or aged housing condition deteriorated to a stage that is not economically feasible to perform repairs.

ASSUMPTIONS

In order to predict the future housing demand, the following assumptions have been made:

- A) An allowance should be made for an increase in vacancy rate from the existing level of 2.2% to a more desirable level of 4% by 1975 as recommended by the Economic Council of Canada and accepted by the Federal Task Force in Housing. A further increase of vacancy rate to a maximum of 5% by the turn of the century is assumed for projection.

A three to five per cent vacancy rate will create a healthy competition in housing markets that customers will have a better choice of accommodation in terms of price, location and preference of environment. Thus, it can ensure the supply of housing that is capable of meeting the demand and to stabilize the price of sale and rental units.
- B) An average of 300 dwellings are made for an allowance of annual replacement due to aged condition and demolitions. In 1966, there were 84,540 occupied dwelling units in the city of Hamilton. Among those units, 33% of the total dwellings were constructed prior to 1920, 24% of total housing stock were constructed in the period of 1945 to 1961, and 13% were constructed after 1961. It was estimated a range of 15% to 20 of total housing stock in 1970 was in fair to poor condition needing major and minor repair.
- C) The average assessed household size in the City of Hamilton declined from 3.6 persons per household in 1961 to 3.17 in 1969 due to the increase of non family households. In 1961 and 1966, the non family households increased from 9,939 to 14,020 respectively (an increase of 16.6%). The projection of household size is indicated in Figure 1 and Table 2, on a basis of assessment data.
- D) Increasing housing demand over the past few years has contributed to the rapid increase of net family formation which increased from 68,791 in 1961 to 73,374 in 1966 (net gain of 4,583 new families or an average gain of 913 families per annum). Net family formations, dominated by the trend in marriages and the increase of non-family household formations, have been reinforced by the demands for separate housing accommodations from lodging families.

The establishment of separate households by unattached young adults over the past few years has also increased significantly. Some of the reasons for this may be found in the increased mobility associated with expansion of employment opportunities, higher income, and large numbers of young people attending university away from home. Thus the adjustment due to increasing demands for accommodations is necessary.

- E) Furthermore, it may be expected that the significant increase of population in the 19 - 25 age group in the period of 1975 to 1981 is due to the high birth rate in the post-war and the mid 1950's period. The past trend indicated that the peak marriage ages are in the period of 19 to 25 years of age. In 1967 approximately 47.5% of all couples were married within 19 - 25 years of age in Ontario. A further adjustment is made for the requirements of additional housing demand in the period of 1976 to 1981 in order to keep up with the demands created by the new family households.
- F) In 1951, the population in the 20 - 24 age group was 17,384, of which 7,899 were married. In 1961, the population in the same age group was 17,387 of which 8,826 persons were married. The marriage rate in this specific age group increased from 44.7% in 1951 to 50.8% in 1961 and decreased to 48% in 1966. However, the percentages of married persons in this age group to the total population declined from 3.79% in 1951 to 3.22% in 1961 and slightly increased to 3.70% in 1966. The Factors facilitating younger marriages appear to have been largely associated with social factors and economic developments such as better employment opportunities for females in the field of service industries, and demands for labour with higher levels of education and specialization. In view of the aforementioned trends, it is reasonable to assume that the marriage rate of the 20-24 age group will decline slightly. However, the overall future marriage rate of various age groups will increase slightly. However, the overall future marriage rate of various age groups will increase slightly. Table 21, 26 and 27 illustrates population and marital status by age groups for the City of Hamilton, 1951, 1961 and 1966.
- G) In addition to new household formation stemming from net family formation, non-family household formation, and the "Undoubling"⁶ of lodging families, housing demands have also stemmed from replacement requirements as mentioned above.

6 That is the establishment of their own households by young and old single persons and by families, all of whom previously shared a dwelling unit with others.

CONCLUSION

EFFECTIVE DEMAND FOR HOUSING ACCOMMODATIONS

1. Since the early 1960's there has been a tremendous increase in apartment development in the City of Hamilton. This has been partially as a result of the shortage in supply of low and moderate income housing units, the increase of the 60 and over age group population, and the tendency of retired people moving from suburban single family areas into the city, as indicated in building permits issued since 1962. The trends in apartment and multiple dwelling units development will likely continue under present conditions of supply and demand.
2. The housing market characterized by short supply and relatively high cost has made the quest for adequate accommodation a major problem for more than the lowest income group. Existing market does not provide a variety of choice in price, location, types of accommodation for different family situations and life style. An active program of new construction is necessary to overcome the present housing shortage. Economic, social and aesthetic considerations demand that great care and effort should be taken to preserve and rehabilitate existing housing stock.
3. In accordance with the projection, the effective housing demand requires about 3,600 units per annum to be provided by the public and private sectors of economy to satisfy the current and the immediate future demand due to the population growth and mobility. Approximately two-thirds of this demand will be for various types of multiple-family housing.
4. The Ontario Housing Corporation provided 2,833 units of public housing (1,355 units for senior citizens and 1,478 units for families) which represents 2.9% of the total Housing Stock in the City of Hamilton. In addition, the O.H.C. has a commitment of providing 588 units (201 units for senior citizens and 387 units for families) by the end of 1971.
5. There were 40,230 senior citizens in the City in 1970. It is estimated that approximately 9% of the total senior citizens desire to live in apartments provided by the Ontario Government. The present facilities house a total of 1,836 persons. This would result in unsatisfied demand currently of 1,784 units.
6. The demand for family housing which is revealed in active applications in 1968 for 1,355 units and 1,427 units in 1970 and 1,100 units in 1971, demonstrates that the current supply can meet only approximately less than one-third of the annual demand.

It is recommended that the City Council should make a request to the Ontario Housing Corporation to provide housing accommodations to meet at least two-thirds of the effective demand for the needy. Thus, it requires an additional 1,200 units for senior citizens and 800 units for low income families in 1972.

LAND COST AND MUNICIPAL SERVICES

Rapid inflation of land prices, due to speculation, has accounted for a substantial proportion of the increased cost of buildable lots. The installation of expensive, pre-paid services into new subdivisions has contributed as well. In the period of 1960 to 1970, the price of a new bungalow financed under the N.H.A. in Metro-Hamilton increased by 100% (from \$14,618. in 1960 to \$29,322. in 1970). The average cost of servicing per lot increased by 66% (from \$1,925. in 1960 to \$3,200. in 1970) while an average cost of raw land per lot increased by 264% (from \$2,000. in 1960 to \$7,289. in 1970). The price of a building lot represented a totally disproportionate share of the overall cost of a house.

It is recommended that the C.M.H.C. should have a continuous policy for assembling land (Land Bank System) and leasing or sale to the developers for housing developments in order to bring down the cost of land and housing. It is further suggested that the co-operation of governments at the Federal and Provincial levels, to provide direct low interest loans for pre-financing of municipal services, is essential to stabilize the price of serviced land.

CONSTRUCTION COSTS AND TECHNIQUES

1. The high costs of housing may be viewed from the following perspective:
 - (i) The high cost of building materials, due to the lack of standardization of building codes, prevents industries from enjoying the maximum economies of production of building materials.
 - (ii) The imposing of an 11% Federal Sales Tax and a 5% Provincial Sales Tax on building materials accounts for one of the major factors adding to the final house price, i.e., 100% shifted forward to the prospective home buyer.

THE AVERAGE COST OF A NEW BUNGALOW
IN METRO-HAMILTON, 1971

	<u>No Sales Tax Cost in \$</u>	<u>With Sales Tax Cost in \$</u>
An average price of pre-paid serviced lot (50' x 100')	10,500.	10,500.
An average const. cost @ \$15.00 per sq. ft. (11,500 sq.ft., 3 Bd.Rm.) (with 60% costs for materials and 40% costs for labour)	17,250.	17,250.
With 11% Federal Sales Tax on materials		1,138.
With 5% Provincial Sales Tax on materials		517.
Plus approximately a 5% profit	1,385.	1,470.
Total Final Sale Price	29,135.	30,875.

The final sale prices differ by \$1,740. which represents approximately 5.8% of total housing cost. The 16% sales tax accounts for only \$1,655. The residual of \$85.00 is due to the builders' method of computing profit. It is illogical for the ultimate consumer to bear a heavy burden of the sales tax of approximately 5.8% on housing, in comparison with a 5% sales tax on general merchandise or consumer goods.

2. Engineering Standards and Specifications

The construction costs for servicing of water, sewer and other utilities, streets, sidewalks, plus engineering services contribute approximately 38% of the total cost of a serviced lot. With ever-increasing speculation, the land cost has become a cumbersome problem. In addition, the high engineering standards and specifications for providing services have a significant effect on the cost of serviced land. It is understandable that the intent of a high standard in engineering specifications is to minimize the long range maintenance costs of municipal services. It is quite possible to vary the standards or specifications through intelligent planning and design of streets or utilities in accordance with the condition, density and the anticipated future traffic generation of residential areas and the types or classifications of street systems.

It is recommended that the policy should be adopted by the senior levels of government to relax the sales tax on building materials. The City Council should formulate some policies to vary the engineering specifications in order to bring any possible means for lowering the housing costs for the community.

MORTGAGE AND FINANCING

1. The Mortgage and Financing is the key problem of skyrocketing costs of urban housing. With ever-increasing interest rates and great shortage of mortgage funds available for residential development, the private housing market could not keep pace with new demands during 1966 to early 1970. Since mid 1970, with a serious cut in prime interest rates by the Bank of Canada, the Federal financial policy has been changed significantly to encourage a much more concerted and co-ordinated effort among the private lenders to make mortgage funds available for general housing developments.
2. The mortgage under N.H.A. is too rigid to provide assistance to the average-income or low-income families. The minimum annual income should be more than \$9,000. in 1970 to be eligible for the N.H.A. loan, with sufficient savings for down-payment.
3. In 1970, approximately 60% of families had an annual taxable income of less than \$7,800. and 31% of the 60% had an annual income of less than \$6,000. in the City of Hamilton.

It is concluded that the great market demand for low-cost, decent quality housing accommodations is revealed in this study. It is necessary to reduce the interest rate of the N.H.A. mortgage, to stimulate the building industry and to make financial assistance practically available to the majority of residents with moderate and low incomes in the City of Hamilton.

URBAN ENVIRONMENT

1. The Zoning Bylaw was established in 1950. Some provisions are too rigid, without flexibility for involving new concepts and new techniques of residential land use development. The bylaw regulations and administration procedures ought to adapt to changes in technology and living habits of the population and simplify the administration procedures.
2. Because of the lack of a Minimum Standards Bylaw for City-wide application, some property owners fail to keep up their residential properties, to the detriment of the livability of the neighbourhoods and residential property values.
3. Apartment living in an urban area is gradually becoming an economic necessity for young married couples with children on the way. The idea of owning an apartment, rather than renting one, would make more sense and be more attractive to this urban community. Thus, it is necessary to improve the environmental quality of urban living by making provisions for indoor and outdoor communal spaces for social and recreational activities.

4. At present, the City Council is carrying out negotiations with Central Mortgage and Housing Corporation and the Department of Municipal Affairs to develop an agreement for making available mortgage loans to the City under the National Housing Act, to permit persons with low or limited incomes to be in a position to rehabilitate their property.

Under the National Housing Act, funds can be made available by Central Mortgage and Housing Corporation to a municipality for rehabilitation purposes at a rate of 7 7/8%. Based on the income of the owner and/or tenant of a property required to be rehabilitated, the City will be in a position to grant a mortgage at a lower rate of interest with the City and Central Mortgage and Housing Corporation absorbing on a 50-50 basis the difference in the interest charged to the City and the interest charged by the City to the owner. The approach to the Department of Municipal Affairs is also proposed in an endeavour to have the Province share in the interest costs being subsidized by the City.

It is recommended that the Bylaw regulations and provisions ought to adapt to changes in technology, living habits and the community's need to achieve our common goal of improving the living quality of this urban community.

PUBLIC HOUSING

1. The quality of public housing developments can be improved by an imaginative architectural design and site plan layout and by provisions of indoor and outdoor amenity space for social and recreational activities.
2. The Hamilton Housing Authority is appointed by the partnership of the senior levels of government and is primarily responsible for administration work. This involves the overseeing of property maintenance and the administration of the tenant selection criteria used in the allocation of public housing units.

There are approximately 126 houses acquired by the City in conjunction with various public works projects in different locations. It is estimated that more than 50% of these houses are located in areas north of Barton Street. A percentage of Hamilton's housing bank which will not be demolished to make way for street widening or land use conversion within the next two to three years should be used to house the needy. These housing units could be made available to Hamilton Housing Authority for low-income families. The policy and priority of selection of tenants for the City-owned property should be formalized, based on the criteria such as income, family size, etc. and not based on informal selection procedures.

3. In the past, the Hamilton Housing Authority has not been involved in the preliminary planning of public housing projects during the initial stages. In order to solve some problems of and to reduce the cost of maintenance, it is suggested that opportunities be made available for the H.H.A. representatives to become involved in the early stages of public housing projects in order that they might make constructive comments or suggestions in the overall design of public housing projects.

Although much effort would be required to effect proper co-ordination and co-operation among the physical and social planning and administration functions, it is felt to be a necessary and worthwhile goal.

4. In addition, public housing cannot be a solution for a conglomerate of social and economic problems. The fundamental problem is of "poverty" and associated problems involved in the basic human value and attitudes toward individual life and the society as a whole. There is no simple solution such as a program of income supplements to permit low-income families to rent or purchase housing in a private housing market. Adults training or re-training, provision of employment opportunities, a greater sense of community involvement and participation among public housing residents, and the provision of child-care centres or nursery programmes making it possible for housewives to work, are essential programmes and actions at community level to resolve the complex problems.

It is recommended that the City Council should approach the Ontario Housing Corporation with a view to the Corporation leasing a percentage of the 126 City-owned houses from the City for a fair market value, for a period of three to five years and that the Hamilton Housing Authority takes over the administration and maintenance of these properties.

APPENDIX A
HOUSEHOLD AND FAMILY
INCOME DISTRIBUTIONS

A household is defined as a person or group of persons occupying one dwelling. It usually consists of a family group but also includes a group of unrelated persons living together and persons living alone. Household income differs from family income due to the inclusion of unrelated persons and single persons living alone.

An estimation of household income and its distribution is deemed important relative to housing demand due to the tendency of women to enter the labour force in ever increasing numbers nationally and due to the marked increase in persons under twenty-five entering the labour force since 1961.

As a starting point the 1970 edition of "Taxation Statistics" listing all persons in Wentworth County, filing a tax return in 1968 was used to determine the general income distribution. Adjustments were then made for multiple earners in a household. Factors taken into consideration and assumptions made include:

1. Married Women's participation rate for urban Ontario¹ relative to education and age of children² and husband's income for Wentworth County.
2. Husband's income in Wentworth County is assumed to approach the over all general income distribution for the area.
3. Working wives income for Ontario³ was weighted by the female age distribution in Wentworth County.
4. Single women's participation rate is thirty-one percent which is slightly higher than for married women⁴.
5. Single women's income is apportioned equally to the middle income groups i.e. assuming the majority of single women live in family households.
6. Single males have a participation rate of seventy-four percent⁵.

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1. Dominion Bureau of Statistics, Special Labour Force Studies, No. 3 "Some methods of Analysing Cross-Classified Census Data", by Davis, N.H.W., Ottawa, 1969.
 2. Dominion Bureau of Statistics, Census of Canada 1966.
 3. Department of National Revenue, Taxation, "Taxation Statistics", Ottawa, 1970.
 4. Dominion Bureau of Statistics, Special Labour Force Studies, No. 2, "Women Who Work": Part 2, by Allingham, J.D., Ottawa, 1968.
 5. Dominion Bureau of Statistics, "Employment and Average Weekly Wages and Salaries: Ottawa, 1970.

7. The income of single males is weighted by the age distribution in Wentworth County.
8. Thirty percent of the single males between 15 yrs. and 34 yrs. are treated as belonging to families.

The resulting household income distribution was then adjusted by fifteen percent using the decile method reflecting the change in Hamilton's industrial composite index between 1968 and 1970.

A comparison of household and family income for the years 1961 and estimated 1970 is presented below. The horizontal difference between the years 1961 and 1970 between household and family income reflects the changing labour force structure and attitudes relative to age distribution and "women's role" in the labour force.

Fig. 9 represents the cumulative family income in 1961. The curve was drawn by connecting all points plotted according to the cumulative percentages shown in column (4) of Table 5. All figures provided in column (5) were derived from the graphic technique.⁶

The column (8) and (9) in Table 5 show the estimate family income in 1969 and 1970 by using the following data as:

1. D.B.S., 1961, Family income distribution, City of Hamilton
2. Labour Force Distribution by industry and by sex, 1961 as shown in Table 13
3. The average weekly wages and salaries for the Metro-Hamilton Region, 1961 to 1970 as shown in Table 14.

This procedure for making a current income estimate is based on the technique developed and prepared by Richard W. Lippold, Economist, Office of Economic and Market Analysis, U.S. Department of Housing and Urban Development. The technique does not take into consideration a high rate of unemployment in the continuing inflationary atmosphere, the significant shift in employment pattern from manufacturing to more trade, personal and business services categories, and a greater participation of female Labour forces - particularly those married women entering into general labour market - which may have a significant effect on the total household income or family income distributions.

Fig. 10 illustrates the comparison of family and household income distributions, 1970. The adjustments were made to estimate the household income distributions for 1970 to bridge the gap of the estimated family income distributions by the graphic technique. The significant shift in the structure of labour force and multiple earners in a household have been taken into consideration.

6. Richard W. Lippold, Urban Housing Market Analysis, a Research Paper published by the U.S. Department of Housing and Urban Development, 1967.

In 1961 household and family income stated as a cumulative distribution followed a parallel course with the horizontal differential rising slightly as the ninth decile is approached. Family income is more absolutely at all levels reflecting minimal influence of the earnings non-family households.

A comparison of household and family income for 1970 results in a pattern where the horizontal differential rises through the lower thirty percentile and then decreases through the middle and upper income range. Since 1961 the influx of women into the labour force as second earners plus the trend toward higher paying positions has significantly lengthened the range of both family and household income. The increase in the proportion of persons under twenty-five plus mobility has resulted in an increase of non-family households. At the ninth decile household income exceeds family income. One possible explanation for this would be the increase in non-family groups sharing a dwelling unit. As an example if three women shared an apartment their incomes are aggregated and treated as one household.

It is estimated that 38% of total households had an average household income less than \$6,000 and 50% of the total households had an average taxable income of less than \$7,000 in the City of Hamilton in 1970.

APPENDIX B
TABLES AND ILLUSTRATIONS

TABLE 1

METRO - HAMILTON
HOUSEHOLD FORMATION

	Hamilton Census Metropolitan Area				City of Hamilton	
	1951	1956	1961	1966	1961	1966
Total Population	280,293	338,294	395,189	449,116	273,991	298,121
Total Families			98,837	110,005	68,791	73,374
Persons Per Family			3.8	3.7	3.5	3.5
Total Households			105,240	123,352	73,829	84,540
Persons Per Household			3.7	3.6	3.6	3.4
Non-Family Households	No. %	11.8	13,642 13.0	17,958 14.6	14,020* 16.6	
Families not Maintaining Own Households	No. %	12.0	7,158	4,540	2,673	
One Family Household	No. %		7.2	4.1	3.16	
Total Family Household	No. %				67,847 80.2	
					70,520 83.4	

SOURCES: Census of Canada, population and households
1961 and 1966.
Canadian Housing Statistics 1969

* Non-Family Household includes 1,047 one-person households and 3,973 two or more person households.

TABLE 2
CITY OF HAMILTON POPULATION AND HOUSEHOLDS PROJECTION

Year	CENSUS POPULATION AND PROJECTION				ASSESSED POPULATION & PROJECTION				AVERAGE PROJECTION	
	Population	Persons/ Households	No. of Households	Annual HH. Incr.	Population	Persons/ Households	No. of Households	Annual HH. Incr.	Total No. of Household	Annual HH. Incr.
1951	219,630	4.16	52,796		205,477	3.89	52,788		52,792	
1956	247,989	4.02	61,689	1,778	236,531	3.71	61,610	1,764	61,650	1,772
1961	273,991	3.60	73,829	2,428	266,707	3.60	73,987	2,475	73,907	2,473
1966	298,121	3.45	84,540*	2,142	285,649	3.24	88,124	2,827	86,332	2,485
1969	312,640	3.20	97,700	3,166	296,820	3.13	94,831	2,236	95,916	3,097
HIGH GROWTH RATE PROJECTION										
1970	318,415	3.16	100,764	3,064	301,510	3.10	97,261	2,430	99,013	2,748
1971	323,700	3.12	103,750	2,986	306,340	3.06	100,111	2,850	101,931	2,918
1976	349,732	2.93	119,260	3,102	331,530	2.86	116,000	3,178	117,630	3,140
1981	379,383	2.76	137,458	3,688	360,540	2.70	133,500	3,500	135,479	3,570
1986	416,821	2.59	160,935	4,695	395,910	2.59	152,861	3,872	156,898	4,282
1991	453,476	2.44	185,851	4,983	430,580	2.45	175,747	4,577	180,799	4,780
1996	488,522	2.29	213,328	5,495	465,960	2.31	201,714	5,193	207,521	5,344
2000	514,425	2.18	234,957	5,407	490,580	2.21	223,000	5,321	228,979	5,364
2001	521,113	2.15	240,687	5,730	496,930	2.19	228,600	5,600	234,644	5,665
LOWER GROWTH RATE PROJECTION										
1969	312,640	3.30	94,739		296,820	3.17	93,634		94,186	
1970	317,642	3.28	96,842	2,103	301,510	3.13	96,329	2,695	96,586	2,400
1971	322,644	3.22	99,889	3,047	306,300	3.09	99,126	2,797	99,507	2,921
1976	348,717	3.02	115,469	3,116	329,870	2.87	114,937	3,162	115,203	3,139
1981	378,425	2.85	132,780	3,462	357,010	2.74	130,296	3,072	131,538	3,267
1986	411,726	2.75	149,719	3,387	388,270	2.61	148,762	3,693	149,240	3,540
1991	443,545	2.60	170,594	4,175	418,160	2.45	170,678	4,383	170,636	4,279
1996	473,135	2.45	193,056	4,492	445,960	2.30	193,907	4,646	193,481	4,569
2000	494,300	2.29	216,172	5,779	465,860	2.15	216,300	5,598	216,236	5,689
2001	499,737	2.25	222,105	5,933	470,970	2.12	222,130	5,855	222,130	5,894

SOURCES: 1) Assessment Data, City of Hamilton Annual Reports 1961 to 1968

2) Census of Canada, Dominion Bureau of Statistics, 1951 to 1961 (1969 figures were estimated)

* Institutional accommodations were not included

TABLE 3

METRO - HAMILTON

POPULATION AND HOUSEHOLDS PROJECTIONS

Year	High Growth Rate Projection				Low Growth Rate Projection				Average Annual Households Increase
	Population	Persons/ Household	Total No. of Household	Annual HH. Incr.	Population	Persons/ Households	Total No. of Household	Annual HH. Incr.	
1951	280,293	3.70	74,047		-	-	-	-	3,118
1956	338,294	3.70	89,639	3,118	-	-	-	-	3,120
1961	395,189	3.60	105,240	3,120	-	-	-	-	3,622
1966	449,116	3.57	123,352	3,622	-	-	-	-	3,986
1969	479,000	3.54	135,311	3,986	-	-	-	-	4,431
1970	498,454	3.54	140,806	5,495	490,496	3.54	138,558	3,368	3,815
1971	510,617	3.53	144,651	3,845	502,471	3.53	142,343	3,785	4,044
1976	577,718	3.50	165,062	4,082	568,295	3.50	162,370	4,005	4,809
1981	660,357	3.47	190,305	5,048	642,742	3.47	185,228	4,571	6,134
1986	765,529	3.43	223,186	6,702	730,798	3.43	213,061	5,566	6,426
1991	878,875	3.40	258,493	7,061	822,879	3.40	242,023	5,792	6,994
1996	999,227	3.36	297,389	7,779	917,510	3.36	273,068	6,209	6,973
2000	1,098,660	3.34	328,940	7,887	993,008	3.34	297,308	6,060	7,890
2001	1,125,028	3.33	337,846	8,906	1,012,931	3.33	304,183	6,875	

SOURCE: 1951 to 1966 data were based on Census Data,
1969 figure was preliminary estimated by Dominion Bureau of Statistic, Census of Canada, 1970.

Table 4 CITY OF HAMILTON HOUSING INVENTORY 1959 - 1969

YEAR		1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
TOTAL DWELLING UNITS		69,512	72,019	73,987	75,252	77,249	81,055	85,823	88,124	89,738	91,808	95,409
HOUSES	Owner-occupied Units											
	Owner-occupied + One Tenant	5,017	4,976	4,791	4,451	4,447	4,403	44,700	45,452	45,854	46,280	
	Owner-occupied + Two Tenants							4,399	4,303	4,244	4,310	
	Rented One Tenant							618	632	638	662	
	Rented Two Tenants	2,108	2,180	2,250	2,428	2,476	2,516	7,951	7,807	7,840	7,694	
	Rented Three Tenants	989	926	950	909	930	923	2,734	2,692	2,698	2,668	
	Houses Vacant							918	902	882	869	
APARTMENTS	Houses Vacancy Rate (%)							859	856	1,031	1,037	1,062
	Sub-total Number of Houses	56,042	56,760	57,417	57,880	58,565	59,685	60,902	61,298	61,838	62,286	62,954
	% Of Owner-occupied Units							81.78	82.20	82.04	82.41	
	% Of Rented-occupied Units							18.22	17.80	17.96	17.59	
	% Of Total Dwelling Units	80.60	78.80	77.60	76.90	75.80	73.70	70.90	69.50	68.90	67.60	65.90
	Number Of Apartment Units	10,547	12,121	13,314	13,981	15,169	17,712	21,182	22,814	23,864	25,514	27,955
	As % Of Total Dwelling Units	15.10	16.80	17.90	18.50	19.60	21.80	24.60	25.80	26.60	27.70	29.20
OTHERS	Number Of Apartment Buildings							654	687	707	738	762
	Units Vacant							212	256	272	401	1,097
	Apartment Vacancy Rate (%)							1.00	1.10	1.10	1.50	3.90
OTHERS	Comm. - Res. Mixed Units, etc.	2,923	3,136	3,256	3,391	3,515	3,658	3,739	4,012	4,036	4,098	4,500
	% Of Total Dwelling Units	5.30	4.40	4.50	4.60	4.60	4.50	4.50	4.70	4.50	4.70	4.90
VACANCY	Owner-occupied Dwelling Units	46,088	48,452	48,876	49,443	50,256	51,486	50,461	51,243	50,736	50,998	52,046
	Rented-occupied Dwelling Units	23,424	23,731	25,111	25,809	26,993	29,469	35,362	36,881	39,002	40,400	43,363
	O. O. D. U. As % Of Total Dwelling Units	66.30	67.20	66.00	65.70	65.10	63.50	58.70	58.10	56.50	55.40	54.50
	R. O. D. U. As % Of Total Dwelling Units	33.70	32.80	34.00	34.30	34.90	36.50	41.30	41.90	43.50	44.60	45.50
VACANCY	Total Number Of Vacant Units							1,071	1,112	1,303	1,438	2,159
	Overall Vacancy Rate	N/A	N/A	N/A	N/A	N/A	N/A	1.10	1.20	1.40	2.10	2.36
	% Of Houses To Total D. U.							0.90	0.90	1.10	1.10	1.20
ANNUAL INCREASE	% Of Apartments To Total D. U.							0.20	0.30	0.30	1.00	1.10
	Total Dwelling Units							4,868	2,301	1,614	2,160	3,511
	Apartment Units							3,470	2,034	1,656	1,637	2,441
	Percentage							71.20	88.30	94.80	75.70	69.60
	Houses							1,217	397	540	448	768
ANNUAL INCREASE	Percentage							25.00	17.20	33.40	16.10	21.80
	Others (D. U.)							181	171	24	75	302
	Percentage							3.80	4.50	1.80	8.20	5.60
Assessed Household Size (Persons/Household)		3.71	3.66	3.60	3.54	3.56	3.48	3.24	3.24	3.24	3.19	3.12
TAXABLE ASSESSMENT OF REALTY (IN DOLLARS)	Residential							255,747	258,701	263,582	267,934	268,868
	% Of City's Total Taxable Assessment							42.00	41.00	40.80	40.30	
	Apartment Units							51,471	58,426	63,291	69,024	72,925
	% Of City's Total Taxable Assessment							8.50	9.30	9.80	10.50	
	Total Residential Taxable Assessment							307,218,800	317,133,230	326,874,470	337,862,516	
SOURCES	% Of City's Total Taxable Assessment							50.50	50.30	50.60	50.80	
	City of Hamilton, Annual Reports, Assessment Data 1959 to 1968											
NOTE	Canadian Housing Statistics From 1966 to 1969 Annual Reports and 1970's Monthly Reports of New Residential Construction											
	The estimated total housing stock in 1970 was 98,948 dwelling units											

Table 5
City of Hamilton
Family Income 1961, 1969 and 1970

(1) Income Brackets	Family Income 1961			Estimated Income 1969 and 1970					
	(2) No. Of Families	(3) % Of Families Earning	(4) Cumulation Of Percentage	(5) Decile	(6) 1961 Income By Deciles	(7) Income Increase Adjustment From 1961 - 1969	(8) Estimated Income In 1969 Column (6) x (7)	(9) Income Increase Adjustment From 1961 - 1970	(10) Estimated Income In 1970 Column (6) x (10)
0 - 999		3.0	3.0	D 1	2, 650	1, 4281	3, 784	1, 573	4, 168
\$ 1,000 - 1,999	3,089	2.9	5.9	D 2	3, 550	1, 4281	5, 070	1, 573	5, 584
2,000 - 2,999	3,822	7.3	13.2	D 3	4, 190	1, 4281	5, 984	1, 573	6, 591
3,000 - 3,999	7,517	14.3	27.5	D 4	4, 650	1, 4281	6, 641	1, 573	7, 314
4,000 - 4,999	11,373	21.7	49.2	D 5	5, 050	1, 4281	7, 212	1, 573	7, 944
5,000 - 5,999	10,306	19.7	68.9	D 6	5, 520	1, 4281	7, 883	1, 573	8, 683
6,000 - 6,999	6,261	11.9	80.8	D 7	6, 100	1, 4281	8, 711	1, 573	9, 595
7,000 - 7,999				D 8	6, 880	1, 4281	9, 825	1, 573	10, 822
8,000 - 8,999	7,923	15.1	95.9	D 9	8, 200	1, 4281	11, 710	1, 573	12, 899
9,000 - 9,999				D 9.5	9, 500	1, 4281	13, 567	1, 573	16, 654
10,000 & over	2,142	4.1	100.0	D10					

Source: Census of Canada, Dominion Bureau of Statistics - 1961 Family Earnings.

Notes : a) Decile represents the percentile of different income brackets.

b) Column (6), Income By Deciles, is information taken from Figure 7-a.

c) The assumption of adjustment to income increase from 1961 to 1969 was made to relate changes in incomes to increases in average hourly earnings of workers in manufacturing industries for a period from 1961 to 1969. It is recognized that the employment in manufacturing constituted 41.8% of the total labour of the City of Hamilton in 1961. (see Table 24)

d) Consumer Price Index was 145.7% in 1969. (Index 1961 = 100%)

e) Column (7), the index of income adjustment from 1961 to 1970, is derived from the percentage increase of wages and salaries within that period, as shown on Table 25, "The Average Weekly Wages and Salaries for Metro-Hamilton, 1961 to 1970".

TABLE 6

CITY OF HAMILTON
HOUSEHOLD AND FAMILY INCOME DISTRIBUTIONS
1961 and 1970

DECILE DISTRIBUTION	HOUSEHOLD INCOME		FAMILY INCOME	
	1961 (\$)	1970 (\$)	1961 (\$)	1970 (\$)
10	2,256	2,928	2,650	4,168
20	3,170	4,255	3,550	5,584
30	3,789	5,224	4,190	6,591
40	4,208	6,113	4,650	7,314
50	4,598	6,983	5,050	7,944
60	5,051	7,850	5,520	8,683
70	5,512	9,099	6,100	9,595
80	6,039	10,465	6,880	10,822
90	7,042	14,099	8,200	12,899

Source: Census of Canada, Dominion Bureau of Statistics, Family Earnings, 1961 and Taxation Statistics 1968 & 1970.

Note: The 1970 Family income was estimated (see Table 16 for reference). The household income, 1970 was estimated with the adjustments made for changes of the Labour Force structure relative to sex, education and age of labour force and the multiple earnings in a household.

Table 7

ONTARIO HOUSING SURVEY - CITY OF HAMILTON 1970

PROJECT	SENIOR CITIZENS' UNITS		FAMILY UNITS					SUB-TOTAL UNITS	TYPE OF OPERATION	TYPE OF STRUCTURE
	Bachelor	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6-Bedroom			
FP 1/51, 5/55 & 7/57 Roxborough Park		16	50	304	17			387	FR*	single-detached, semi-detached and row housing
FP 4/55 & 6/57 Mohawk Garden			339	84	93			516	FR	single-detached
FP 9/64 Catherine St. Redevelopment Area				1	1	1	1	4	RI**	single-detached
OH- 1 Millwood Place				30	16			46	RI	row housing
OH- 2 Scattered Units			1	15	1		1	18	RI	single-detached and semi-detached
OH- 3 Macassa Park		40						40	RI	town houses
OH- 4 Kenneth D., Soble Tower	114	32						146	RI	high rise Apts.
OH- 6 Lawfield and Berrisfield				48	23	19		90	RI	single-detached
OH- 8 Continue Flo Site				12	3	2		17	RI	row housing
OH- 9 Roxborough Park West				47	15	7		69	RI	row housing
OH-10 Jackson St. South	418	139						557	RI	high rise Apts
OH-11 Cotton Mill Site				61	20	10		91	RI	row housing
OH-12 Roxborough Park East			28	97	31	3		159	RI	row housing
OH-13 Martinique Apartments	132	264	1					397	RI	high rise Apts
OH-14			14	52	10			76	RI	single and row housing
OH-15 Rebecca Street		199						199	RI	high rise Apts
TOTAL	664	691	433	951	250	42	2	2,833		

* F.R. means full recovery of the initial investment cost of the project.

** R.I. means rent geared-to-income regardless of the total initial investment cost of the project.

Table 8 THE DEMAND OF SENIOR CITIZEN'S HOUSING, 1970

WARD	LOCATION	NO. OF ACTIVE APPLICATIONS			
		SINGLE	%	COUPLES	%
1	Queen Street West to the City limits	195	15%	47	14%
2	Queen St. to Ferguson	355	27%	82	24%
3	Ferguson to Sherman	271	21%	55	16%
4	Sherman to Ottawa	143	11%	39	11%
5	Ottawa to Cochrane - Strathearn	97	7%	28	8%
6	Cochrane - Strathearn to Gray's Road	48	4%	26	8%
7	Upper Wentworth to Easterly City Limits on the Mountain	102	8%	33	10%
8	Upper Wentworth to Westerly city limits on the Mountain	89	7%	29	9%
Sub-total		1300	100%	339	100%
Grand Total		1639 Units			

Source: Ontario Housing Company, active application
October, 1970.

TABLE 9
THE RATING OF DETAILED HOUSING QUALITY SURVEY

Location	No. of D.U. Surveyed	Zoning District Map	Housing Conditions			
			* Good	Good to Fair	Fair	Poor
11-26 Edgar St.	15	E.53	1	4	5	5
60-140 Glenfern	8	W.14	6	2	-	-
9-75 Fairmount	32	"	23	9	-	-
107-145 Kent	41	"	15	16	10	-
2-67 Undermount	33	"	16	15	2	-
206-323 Aberdeen	16	"	3	7	6	-
360-450 Queen	9	"	5	4	-	-
1-38 Mapleside	29	"	-	8	18	3
1-57 Mountain	18	"	-	5	12	1
5-38 Spruceside	28	"	6	11	10	1
2-65 Dalkeith	51	E.43	-	9	36	6
120-154 Belmont	29	E.42	-	1	21	7
106-182 Cavell	28	"	1	7	15	5
85-127 Robins	35	E.52	-	1	23	11
6-56 Cumberland	26	E.23	-	1	17	8
108-153 St. Clair	18	"	8	10	-	-
55-126 Rosslyn	48	E.44	-	11	31	6
63-124 Province	45	"	-	5	31	9
11-34 Cambridge	24	E.54	-	2	17	5
306-360 Cumberland	33	E.34	-	6	17	10
97-191 Maplewood	23	"	-	6	16	1
714-777 Cannon	47	E.33	-	2	31	14
43-70 Barnesdale	23	"	-	12	11	-
1-108 Clinton	58	E.32	-	3	42	13
1-63 Lloyd	33	"	-	-	9	24
Total	750		84	157	380	129
Percentage	100 %		11 %	21 %	51 %	17 %

*

Note: Within these samples, none of the dwelling units surveyed fall in the category of "excellent to good" condition.

Among the total samples of 750 dwelling units selected for a detailed field survey, there are 129 dwellings (about 17%) in poor condition, 380 dwellings (or 51%) in fair condition. In comparison with census data, condition and age of housing stock (1961 and 1966 as indicated in Table 3), the stages of urban growth, and the 1969 Housing Quality Survey, it is reasonable to estimate that about 20% of the total housing stock in 1969 was in fair to poor condition. These dwellings are in need of minor or major repairs.

TABLE 10
CONDITION AND AGE OF HOUSING STOCK

CONDITION OF HOUSING STOCK 1961							
Condition	Hamilton C.M.A.		City of Hamilton		Suburban Hamilton		Ontario
	No.	%	No.	%	No.	%	%
In Good Condition	83,965	79.8	58,323	79.0	25,642	81.6	76.3
In need of Minor Repair	17,970	17.1	13,294	18.0	4,676	14.9	19.2
In need of Major Repair	3,305	3.1	2,212	3.0	1,093	3.5	4.5
Total	105,240	100.0	73,829	100.0	31,411	100.0	100.0

AGE OF HOUSING STOCK 1966 *							
Period of Construction	Hamilton C.M.A.		City of Hamilton		Suburban Hamilton		Ontario
	No.	%	No.	%	No.	%	%
Before 1920	34,722	28.1	27,758	32.8	6,964	17.9	30.5
1920 - 1945	23,339	18.9	19,920	23.6	3,419	8.8	19.3
1946 - 1961	47,179	38.3	26,151	30.9	21,028	54.2	37.6
1961 - 1966	18,112	14.7	10,711	12.7	7,401	19.1	12.6
Total	123,352	100.0	84,540	100.0	38,812	100.0	100.0

Source: Census of Canada, 1961 and 1966

* This table does not consider demolitions and conversions since 1961.

Table 11
Metro-Hamilton and the City of Hamilton
Residential Building Construction Starts
1961 - 1970

Year	Single-detached, Semi-detached and Duplex			Row and Apartment			Total	
	C.M.A.	City of Hamilton	Suburban Area	C.M.A.	City of Hamilton	Suburban Area	C.M.A.	City of Hamilton
1961	1,420			847			2,267	
1962	1,636	735	901	1,285	1,065	220	2,921	1,800
1963	2,084	1,075	1,009	1,784	1,222	562	3,868	2,297
1964	2,049	1,015	1,034	3,621	2,383	1,238	5,670	3,398
1965	2,096	683	1,413	2,423	1,413	1,010	4,519	2,096
1966	2,260	604	1,656	1,941	1,376	565	4,201	1,980
1967	2,386	779	1,607	3,122	2,121	1,001	5,508	2,900
1968	1,977	673	1,504	2,943	1,740	1,194	4,920	2,413
1969	1,855	702	1,153	3,222	2,314	908	5,077	3,016
1970	1,172	619	553	3,373	2,501	872	4,545	3,120
Total	18,935	6,885	10,830	24,561	16,135	7,570	43,496	22,975
Average	1,893	764	1,201	2,456	1,790	840	4,350	2,548
% by types of housing	43.6	30.0	59.5	56.4	70.0	40.5	100.0	100.0
% by areas	100.0	38.0	62.0	100.0	68.1	31.9	100.0	55.6
								44.4

Source: Canadian Housing Statistics, 1961 - 1970, by the Central Mortgage and Housing Corporation.

TABLE 12
CITY OF HAMILTON RESIDENTIAL BUILDING PERMITS ISSUED 1962-1971

YEAR	SINGLE DETACHED		SEMI-DETACHED, ROW AND TOWNHOUSES		APARTMENTS		TOTAL	DEMOLITION	
	DWELLING UNITS	%	DWELLING UNITS	%	DWELLING UNITS	%	D. U.	DWELLING UNITS	%
1962	641	32.5	67	3.5	1,260	64.0	1,968	170	8.0
1963	786	34.6	52	4.8	1,377	60.6	2,215	233	10.0
1964	1,017	30.1	58	1.8	2,295	68.1	3,370	214	6.3
1965	659	30.2	44	2.1	1,476	67.7	2,179	392	17.9
1966	576	30.5	41	2.3	1,269	67.2	1,886	232	12.3
1967	863	28.2	100	3.4	2,094	68.4	3,057	287	9.3
1968	600	22.9	314	12.2	1,695	64.9	2,609	340	13.0
1969	705	21.9	208	6.5	2,305	71.6	3,218	314	9.8
1970	544	17.6	507	18.0	1,222	64.4	2,273	256	8.2
1971*	318		27		1,094		1,439	151	
TOTAL	6,709	27.7	1,418	5.9	16,087	66.4	24,214	2,589	10.7
AVERAGE	706	27.7	150	5.9	1,695	66.4	2,549	273	10.7

Source: Building permits issued by Building Department from 1962 to 1971

*) 1971 data from January 1971, to June 1971, only.

TABLE 13

METRO - HAMILTON
LABOUR FORCE BY INDUSTRY AND SEX, 1961

	M A L E			F E M A L E			T O T A L		
	Hamilton C.M.A.	City of Hamilton	Suburban Hamilton	Hamilton C.M.A.	City of Hamilton	Suburban Hamilton	Hamilton C.M.A.	%	City of Hamilton
All Industries	108,642	75,857	32,785	42,955	32,916	10,039	151,597	100	107,773
Agriculture	3,525	453	3,072	591	108	483	4,116	2.71	561
Forestry, Fishing, etc.	64	42	22	34	28	6	98	0.25	70
Mines & Quarries	280	86	194	7	3	4	287		89
Manufacturing	50,326	36,706	13,620	10,764	8,666	2,098	61,090	40.30	45,372
Construction	10,191	7,419	2,772	394	288	106	10,585	6.98	7,707
Transportation and Communication	8,133	5,755	2,378	1,241	923	318	9,374	6.18	6,678
Trade	15,532	10,585	4,947	8,496	6,596	1,900	24,028	15.85	17,181
Finance, Insurance & Real Estate	2,722	1,722	1,000	2,247	1,659	588	4,969	3.27	3,381
Community, Business & Personal Service	11,278	8,121	3,157	17,552	13,386	4,166	28,830	19.02	21,507
Public Administration & Defence	4,313	3,185	1,128	1,125	860	265	5,438	3.58	4,045
Unspecified and Undefined	2,278	1,783	495	544	399	145	2,822	1.86	2,182
PERCENTAGE									
Total	100.0	69.8	30.2	100.0	76.6	23.4	100		71.75
Manufacturing	100.0	72.9	27.1	100.0	80.0	19.5	100		74.27
Construction	100.0	72.8	27.2	100.0	73.1	26.9	100		72.81
Community, Business & Personal Service	100.0	72.0	28.0	100.0	76.3	23.7	100		74.59

Source Census of Canada, 1961

* Census Labour force is all persons aged 15+ years who were employed part-time or full-time, or looking for work during the week prior to Census enumeration.

TABLE 14

METRO-HAMILTON
AVERAGE WEEKLY WAGES AND SALARIES

S.I.C. ^a CODE	INDUSTRIAL CLASSIFICATION	WAGES AND SALARIES (IN DOLLARS)									
		1961	1962	1963	1964	1965	1966	1967	1968 ^b	1969 ^b	1970 ^b
100-399	Manufacturing	94.32	96.97	98.70	103.08	107.91	112.58	119.52	128.71	134.51	148.10
	Durable Goods	101.33	103.82	105.50	109.78	114.50	119.30	126.71	136.73	141.53	156.74
500-579	Transportation, Communication & Other Utilities	85.62	85.70	87.67	92.11	96.62	101.48	110.76	120.04	129.51	137.52
400-421	Construction	97.42	99.02	105.57	113.57	123.83	129.03	134.52	142.52	154.62	185.64
600-699	Trade	62.60	65.64	67.08	66.45	68.35	73.04	77.11	81.78	88.08	96.86
700-737	Finance, Insurance and Real Estate	-	-	-	-	-	93.38	100.06	106.60	116.52	115.86
850-899	Service	44.74	46.40	49.37	52.61	54.55	58.61	63.68	69.58	71.89	81.40
031-899	Industrial Composite	86.54	89.31	91.18	94.76	99.27	103.50	109.30	117.24	122.52	135.00

Source: D.B.S. Catalogue Number 72-504 and 72-002. Monthly Reports.

a. S.I.C. Code: Standard Industrial Classification.

b. Data represents the average weekly wages and salaries in June only.

TABLE 16
HOUSING IN CANADA

	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970
HOUSING STOCK:										
Ratio of owner-occupied dwellings to total housing stock (%)	66.0	65.0	65.2	64.6	63.7	63.1	62.6	62.1	61.0	**
Total occupied dwellings (millions)	4.53	4.74	4.84	4.96	5.09	5.17	5.38	5.51	5.70	**
HOUSING SUPPLY:										
Dwelling starts: All types (units)	125,577	130,095	148,624	165,658	166,565	134,474	164,123	196,878	210,415	190,528
Single detached	76,430	74,443	77,158	77,079	75,441	70,642	72,534	75,339	78,404	70,749
Semi-detached and duplexes	11,650	10,975	7,891	8,706	7,924	7,281	9,939	10,114	10,373	10,826
Row housing	1,864	3,742	3,895	4,755	5,306	5,000	7,392	8,042	10,721	17,055
Apartments	35,633	40,935	59,680	75,118	77,894	51,551	74,258	103,383	110,917	91,898
Dwelling starts in urban centers of 10,000 population and over	N.A.	102,008	118,512	133,562	135,218	108,329	131,858	162,267	169,739	150,999
Average annual dwelling starts per 1,000 increase in population	381	404	468	510	505	300	455	672	679	603
Dwelling Completions - All types	115,608	126,682	128,191	150,963	153,037	162,192	149,242	170,993	195,826	175,827
HOUSING DEMAND:										
Population (millions)	18.20	18.54	18.89	19.25	19.60	19.97	20.36	20.70	21.01	21.38
Net family formation (thousands of families)	65.6	65.4	68.4	77.1	89.2	110.6	120.6	115.1	112.2	112.8
Apartment Vacancy Rates in Metropolitan Areas										
Dwellings of 6 units or more (%)	N.A.	N.A.	5.88	5.41	4.33	3.04	1.28	2.55	3.12 (Dec.)	3.61 (Dec.)
Newly Completed and unoccupied houses and duplexes as at the end of December (units)	4,223	5,330	4,066	3,446	3,551	2,928	4,502	4,414	5,256	6,571
HOUSING COSTS:										
Consumer Price Index (1961 = 100)										
All items	100.0	101.2	103.0	104.8	107.4	111.4	115.4	120.1	125.5	129.7
Housing	100.0	101.2	102.3	103.9	105.8	108.7	113.4	118.6	124.7	130.9
Tenants Costs	100.0	100.3	100.6	101.2	101.9	103.6	107.1	111.8	116.3	120.3
Home-ownership Cost	100.0	102.8	105.9	110.4	115.0	120.1	126.9	136.1	148.3	161.3
Price Index Numbers of Residential Building Materials (1961 = 100)	100.0	100.7	104.1	109.5	115.8	120.5	125.3	132.1	139.2	137.6
Index Numbers of Wage Rates of all Construction Workers (1961 = 100)	100.0	104.4	108.1	113.1	118.6	128.1	140.8	152.8	164.5	188.7
NEW NHA-FINANCED HOUSING:										
Average Estimated Cost of New single-detached dwellings (thousands of \$)	14.9	15.2	15.7	16.5	17.4	19.3	19.6	19.9	21.9	21.6
Average Estimated Cost per lot	2.6	2.8	3.0	3.1	3.1	3.5	3.6	3.7	4.2	4.3
Average Construction Cost Per Sq. Ft.	10.44	10.26	10.34	10.76	11.41	12.29	12.83	13.62	14.59	14.93
SOURCES OF FINANCING										
HOUSING STARTS: (\$ MILLIONS)	1,469.3	1,533.8	1,628.5	1,971.8	2,177.7	2,150.3	2,346.9	2,770.9	3,338.9	3,002.7
NHA-Approved Lenders	382.6	375.8	335.5	294.9	301.9	198.5	239.2	709.4	680.3	686.2
Loans under Section 58	247.8	176.1	131.8	291.2	322.5	444.1	628.3	239.2	177.2	167.4
Low-income Groups	34.3	22.7	19.1	17.1	17.3	50.1	151.8	173.0	251.6	413.2
Conventional Loans	247.0	388.7	543.8	688.3	792.9	617.9	576.5	820.3	1,021.7	540.8
Other	557.6	570.5	598.3	680.3	743.1	839.7	751.1	829.0	1,208.1	1,195.1
DIRECT CMHC LENDING UNDER SEC 58 NHA										
Units	20,302	13,223	22,515	26,820	29,795	30,680	36,878	18,003	11,584	26,574
Amount (\$ millions)	237.9	154.3	281.2	345.8	404.7	446.3	507.2	251.9	161.4	363.1
DIRECT CMHC ASSISTANCE FOR LOW-INCOME HOUSING										
Loans to Entrepreneurs										
Units	3,326	1,482	2,094	1,717	70	—	—	1,956	7,364	19,493
Hostel Beds	22	95	168	244	—	—	—	—	358	486
Amount (\$ millions)	25.5	9.0	14.6	11.3	0.6	—	—	23.0	89.5	242.9
Loans to Non-Profit Corporations										
Units	—	—	—	144	1,106	1,612	1,112	2,237	3,022	3,434
Hostel Beds	—	—	—	—	1,293	1,803	3,776	5,940	9,150	5,010
Amount (\$ millions)	—	—	—	0.6	13.7	20.9	30.6	57.7	90.7	72.2
Loans for Public Housing (Sec 40 & 43)										
Units	910	547	989	518	2,729	5,187	8,987	9,746	17,084	19,979
Hostel Beds	—	—	—	—	—	78	—	217	—	204
Amount (\$ millions)	6.0	4.2	10.8	8.3	40.7	66.7	119.6	115.3	212.4	245.6
Loans for Student Housing Projects										
Units	—	—	—	—	28	545	1,559	1,282	1,627	588
Hostel Beds	2,216	5,025	5,115	8,405	5,672	4,359	9,375	9,821	9,703	4,563
Amount (\$ millions)	9.6	24.2	24.4	39.6	32.4	29.0	73.8	60.8	67.8	35.7
NEW RESIDENTIAL CONSTRUCTION EXPENDITURES AS % OF G.N.E. IN CONSTANT DOLLARS										
	4.60	4.46	4.37	4.75	4.69	4.01	4.01	4.34	4.63	4.01
INTEREST RATES										
Maximum NHA rate (end of year)*	6.500	6.500	6.250	6.250	6.250	7.250	7.91	8.69	9.97	9.71
Conventional Prime Interest Rate (end of year)	7.00	7.00	7.00	7.00	7.40	7.95	8.52	9.10	10.50	10.16
Long-term Federal Government Bond Yields (end of year)	4.93	5.10	5.15	5.03	5.40	5.76	6.54	7.30	8.33	6.99
CHARACTERISTICS OF AVERAGE NHA-FINANCED NEW SINGLE-DETACHED DWELLINGS AND BORROWERS.										
Floor Area (sq. ft.)	1,154	1,189	1,204	1,218	1,226	1,257	1,221	1,158	1,179	1,132
% of Bungalows to all other types	68.9	72.9	71.2	60.3	56.4	62.0	42.3	31.5	26.1	24.2
Average Downpayment (\$)	2,475	2,421	2,634	2,700	2,999	3,544	4,312	4,547	3,903	4,206
Average monthly gross debt service ratio	21.7	21.4	21.4	21.5	21.4	21.4	21.6	21.8	22.6	20.9
% of borrowers previously owning a home	23.9	25.4	28.1	28.7	28.7	31.8	32.5	29.8	27.6	27.2
Average income of family (\$)	6,336	6,563	6,747	6,964	7,230	7,918	8,769	9,983	10,810	11,833
% of borrowers from lower third family income group	9.5	N.A.	10.4	N.A.	17.9	N.A.	11.2	6.5	5.9	5.3

*Since 1967, the average NHA rate for home ownership loans by approved lenders.

**Not available.

TABLE 17

CITY OF HAMILTON

FUTURE HOUSING DEMAND PROJECTION

YEAR	PROJECTED HOUSEHOLDS INCREASE	VACANCY ALLOWANCE	DEMOLITION ALLOWANCE	TOTAL HOUSING DEMAND	VACANCY RATE *	ANNUAL HOUSING DEMAND	EXISTING HOUSING SUPPLY **	HOUSING DEFICIENCY
HIGH GROWTH RATE PROJECTION								
1968	2,161	421	340	92,660	2.1	-	91,898	762
1969	4,017	421	314	97,412	2.2	5,025	95,098	2,314
1970	3,097	400	300	101,209✓	2.2	3,403✓	98,498	2,711
1971	2,918	400	300	104,827✓	2.6	3,568✓		
1976	15,699	1,800		123,826✓	4.0	3,690✓		
1981	17,849	-	1,500	143,175✓	4.6	3,846✓		
1986	21,419	-	1,500	166,094	4.7	4,775		
1991	23,901	-	1,500	191,495	4.8	5,080		
1996	26,322	-	1,300	219,117	4.7	5,544		
2000	21,458	-	800	241,375	4.8	4,452		
2001	5,665	-	200	247,240	5.0	5,865		
LOWER GROWTH RATE PROJECTION								
1969	2,287	421	340	95,682	2.2	3,022	95,098	990
1970	2,400	400	314	98,782	2.2	3,100	97,898	1,084
1971	2,921	400	300	102,403	2.5	3,621		
1976	15,691	2,000	1,500	121,599	4.0	3,840		
1981	16,335	-	1,500	138,934	4.6	3,467		
1986	17,702	-	1,500	158,136	4.7	3,840		
1991	21,396	-	1,000	180,532	4.7	4,479		
1996	22,845	-	1,000	204,379	4.8	4,769		
2000	22,755	-	800	227,934	4.8	5,889		
2001	5,894	-	200	234,028	5.0	6,094		

* Demolished units were excluded.

** See Housing Inventory

TABLE 18

CITY OF HAMILTON

HOUSING DEMAND COMPOSITION

YEAR	TOTAL HOUSING DEMAND	Single and Semi- detached Housing		Apartments		Institutional Accommodations	
		%	No. of D.U.	%	No. of D.U.	%	No. of D.U.
HIGH GROWTH RATE PROJECTION							
1970	101,209	65.91	66,707	24.77	25,069	9.32	9,433
1971	104,827	64.55	67,666	26.17	27,433	9.28	9,728
1976	123,826	57.62	71,349	33.22	41,135	9.16	11,342
1981	143,175	53.88	77,143	37.10	53,118	9.02	12,914
1986	166,094	50.37	83,661	40.74	67,667	8.89	14,766
1991	191,495	47.10	90,194	44.15	84,545	8.75	16,756
1996	219,117	44.04	96,499	47.34	103,730	8.62	18,888
2000	241,375	41.75	100,774	49.73	120,036	8.52	20,565
2001	247,240	41.18	101,813	50.32	124,411	8.50	21,016
LOWER GROWTH RATE PROJECTION							
1970	98,782	65.91	65,107	24.77	24,468	9.32	9,206
1971	102,403	64.55	66,101	26.17	26,799	9.28	9,503
1976	121,599	57.62	70,066	33.22	40,395	9.16	11,138
1981	138,934	53.88	74,858	37.10	51,545	9.02	12,531
1986	158,136	50.37	79,653	40.74	64,425	8.89	14,058
1991	180,532	47.10	85,031	44.15	79,705	8.75	15,796
1996	204,379	44.04	90,009	47.34	96,753	8.62	17,617
2000	227,934	41.75	95,162	49.73	113,352	8.52	19,420
2001	234,028	41.18	96,373	50.32	117,763	8.50	19,892
AVERAGE PROJECTION							
1970	99,995		65,907		24,768		9,320
1971	103,615		66,884		27,116		9,615
1976	122,712		70,707		40,765		11,240
1981	141,054		76,000		52,331		12,722
1986	162,115		81,657		66,046		14,412
1991	186,013		87,612		82,125		16,276
1996	211,748		93,252		100,241		18,252
2000	234,654		97,968		116,694		19,992
2001	240,634		99,093		121,087		20,454

Note: The percentages of housing composition used for projection were based on the Housing Inventory (1959-1968). The percentage of single and semi-detached housing decreased from 80.62% to 66.78%. Apartments increased from 12.41% to 22.96%, and institutional accommodation increased from 6.97% to 9.38%. The last category reached 11.1% in 1965. It is assumed that the institutional accommodation will decrease to 8.5% by the year 2001.

TABLE 19

RESIDENTIAL OCCUPANCY CHARACTERISTICS

Year	Average Projected Population	Single and Semi-detached Housing Occupants			Apartments and Institutional Occupants				
		No. of D.U.	Persons Per D.U.	Total Occupants	%	No. of D.U.	Persons Per D.U.	Total Occupants	%
1970	318,029	65,907	3.426	225,797	71.0	34,088	2.70	92,232	29.0
1971	323,172	66,884	3.391	226,804	71.2	36,731	2.62	96,368	29.8
1976	349,224	70,707	3.218	227,535	65.2	52,005	2.34	121,689	34.8
1981	378,904	76,000	3.045	231,420	61.1	65,053	2.27	147,484	38.9
1986	414,273	81,657	2.872	234,518	56.7	80,458	2.23	179,755	43.3
1991	448,510	87,612	2.699	236,464	52.8	98,401	2.15	212,046	47.2
1996	480,828	93,252	2.526	235,554	49.0	118,493	2.07	245,274	51.0
2000	504,362	97,968	2.388	233,947	46.4	136,686	1.98	270,415	53.6
2001	510,425	99,093	2.353	233,165	45.7	141,541	1.96	277,260	54.3

Note: The projection of occupants profile has been taken into account of the historical trends of housing developments in the last decade (as shown in Table 15), the residential building construction starts (Re: Table 22), residential building permits issued (Re: Table 23) Existing Residential Land Use patterns and density characteristics analysis as shown in Table 32-A and 32-B.

TABLE 20
EXISTING HOUSING STOCK SALES ANALYSIS, 1968

	City-wide	Lower City	Mountain
Number of Housing Sales	4,012	2,891	1,121
Average Assessed Values	\$ 4,474	-	-
Market Sales Values	\$ 21,443	\$ 19,781	\$ 25,728
Ratio of Assessed Values to Market Values	20.8	22.6	17.3

Source: Assessment Department, City of Hamilton, Ontario.

Note: In 1968, the City's total housing stock was 91,898 dwelling units. A total of 62,286 dwelling units were single and semi-detached houses. The housing sales which took place in 1968 indicate approximately 6.4% of the total single and semi-detached dwellings; 72% of the Housing Sales occurred in the Lower City and the remaining 28% of sales took place on the Mountain.

Table 21

CITY OF HAMILTON POPULATION 15 YEARS

OF AGE AND OVER BY MARITAL STATUS, 1951, 1961 and 1966

Age Group	Year	1951						1961						1966					
					Married Persons						Married Persons						Married Persons		
		Total	%	Male	Female	Total	%	Male	Female	Total	%	Male	Female	Total	%	Male	Female	Total	%
Total		208,321	100.00	103,025	105,296	107,329	51.60	53,867	53,462	273,991	100.00	135,657	138,334	134,020	49.00	66,880	67,140	142,187	47.60
Under 15		49,796	23.90	25,285	24,511	-	-	-	-	81,713	29.78	41,791	39,922	-	-	86,747	28.90	44,400	42,347
0 - 4		21,141	10.10	-	-	-	-	-	-	30,692	11.19	15,764	14,928	-	-	29,594	9.90	15,183	14,411
5 - 9		16,179	7.80	-	-	-	-	-	-	27,140	9.89	13,862	13,278	-	-	30,333	10.10	15,512	14,821
10 - 14		12,476	6.00	-	-	-	-	-	-	28,881	8.70	12,165	11,716	-	-	26,820	8.90	13,705	13,115
15 years and over		158,525	76.10	77,740	80,785	107,329	67.80	53,867	53,462	192,278	70.22	93,866	98,412	134,020	69.60	66,880	67,140	108,232	67.20
15 - 19		13,298	6.40	6,507	6,791	832	6.20	134	698	17,949	6.54	8,841	9,108	1,156	6.40	151	1,005	12,282	6.30
20 - 24*		17,659	8.50	8,408	9,251	7,899	44.70	2,778	5,121	17,387	6.33	8,244	9,140	8,826	50.80	3,038	5,788	22,992	48.00
25 - 34		36,430	17.50	18,214	18,216	28,844	79.20	13,682	15,162	40,245	14.67	20,108	20,137	33,397	83.00	15,862	17,535	37,795	82.90
35 - 44		29,898	14.40	15,007	14,891	25,573	85.40	13,009	12,564	39,897	14.50	20,072	19,825	35,364	88.50	17,772	17,592	42,377	89.20
45 - 54		24,531	11.70	12,297	12,234	20,408	83.30	10,799	9,609	30,443	11.09	15,211	15,232	25,910	85.10	13,487	12,423	32,614	85.70
55 - 64		18,984	9.12	9,256	9,728	14,410	76.00	7,923	6,487	22,577	8.23	11,007	11,570	17,054	75.60	9,344	7,710	24,751	76.90
65 - 69		7,485	3.60	3,670	3,815	4,912	65.60	2,868	2,044	8,510	3.09	3,991	4,519	5,412	63.60	3,101	2,311	9,451	63.70
70+		10,240	4.90	4,381	5,859	4,451	43.40	2,674	1,777	15,273	5.57	6,392	8,881	6,901	45.20	4,125	2,776	16,972	43.50

Sources: Census of Canada, Dominion Bureau of Statistics, Population, 1951, 1961 and 1966

* The marriage rate in the 20 - 24 age group was 44.7% in 1951, 50.8% in 1961 and 48.0% in 1966.

The marriage rate in this specific age group in terms of the ratio to the overall population declined from 3.70% in 1951 to 3.70% in 1966

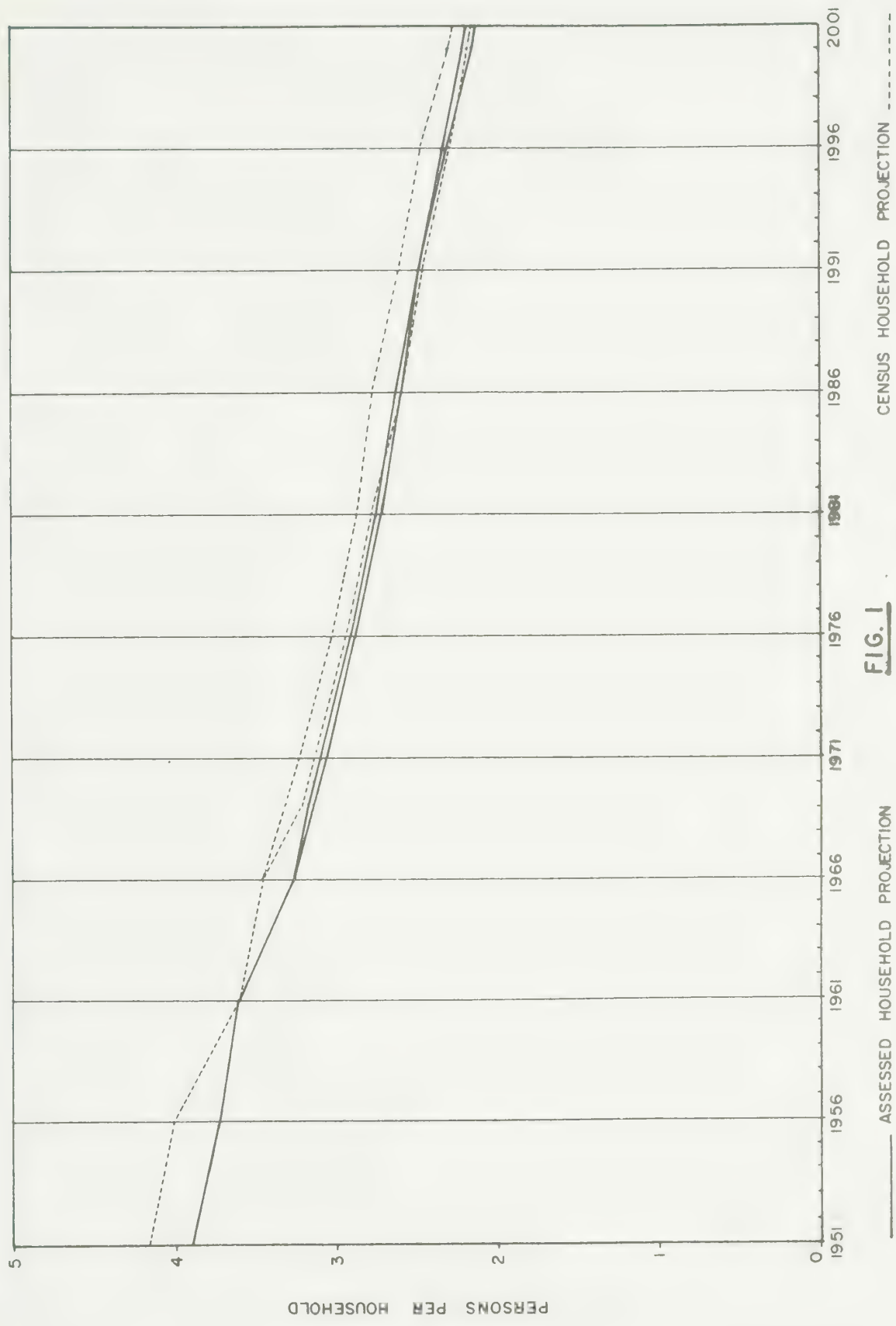
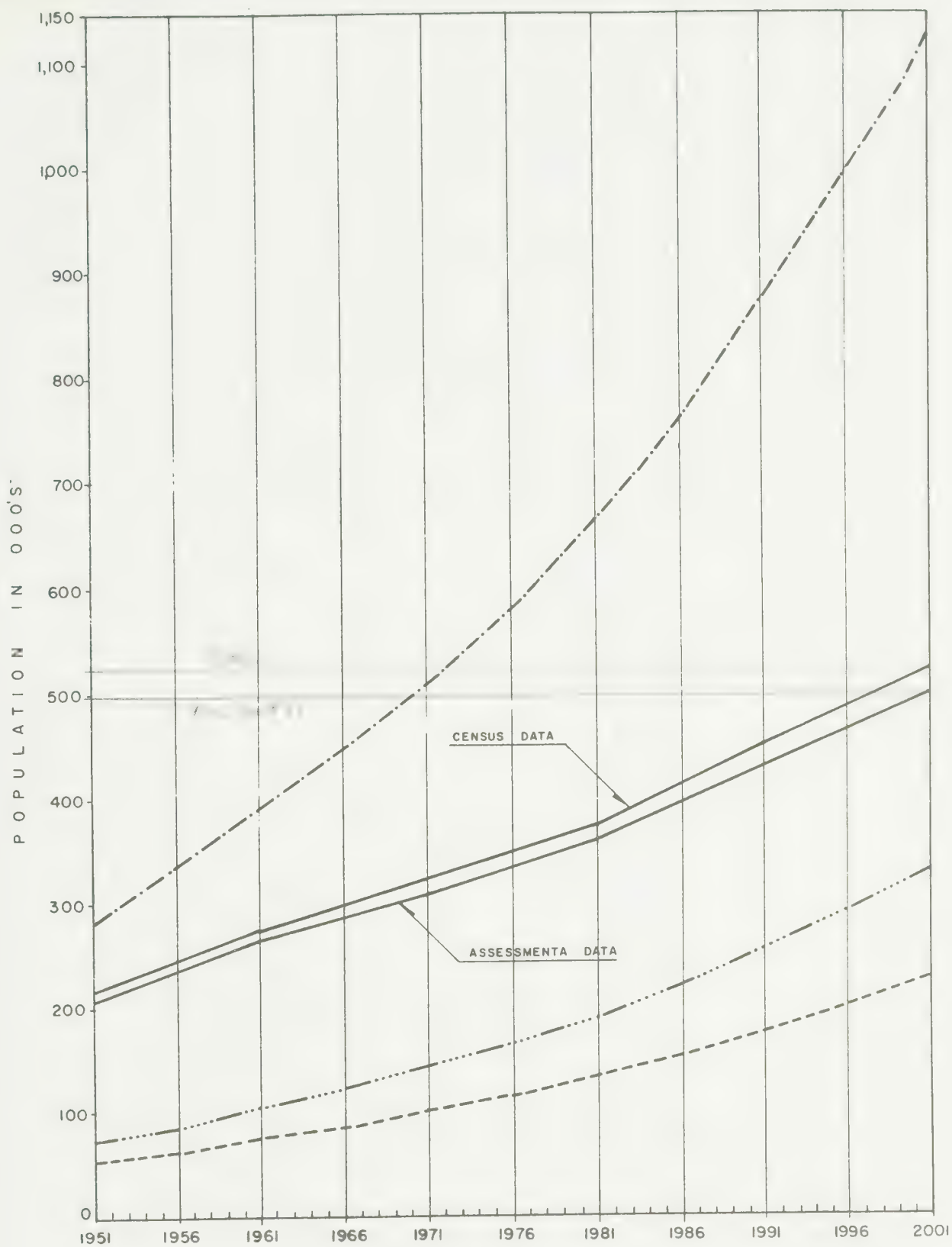


FIG. 1

CITY OF HAMILTON
HOUSEHOLD SIZE PROJECTION



CITY

TOTAL HOUSEHOLDS ---

TOTAL POPULATION —

FIG. 2

HOUSEHOLDS PROJECTION

METRO

TOTAL HOUSEHOLDS -.-.-

TOTAL POPULATION -.-.-

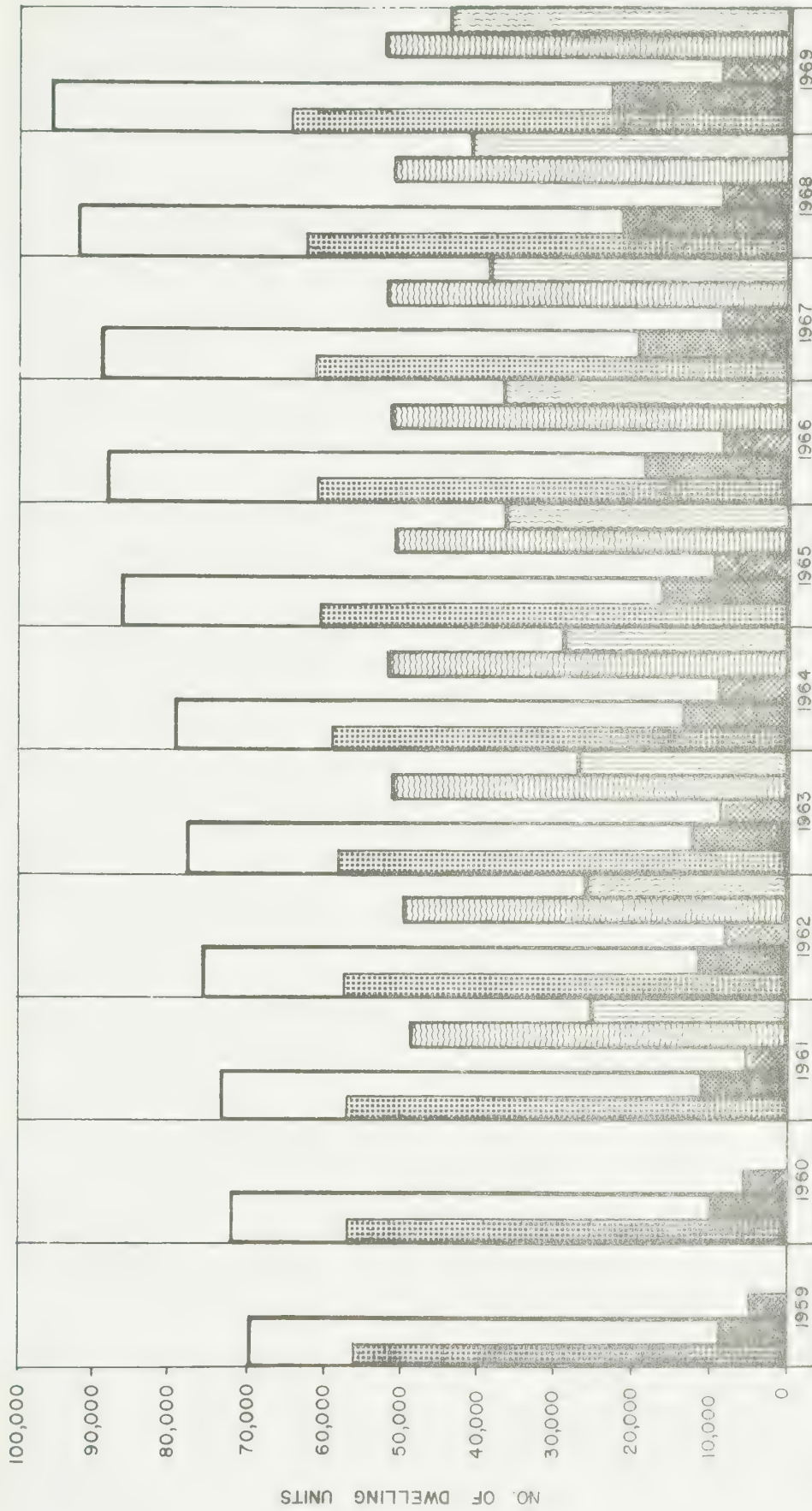


FIG. 3
CITY OF HAMILTON
HOUSING STOCKS

TOTAL DWELLING UNITS
 HOUSES
 APARTMENTS
 INSTITUTIONAL
 OWNER OCCUPIED UNITS
 RENTER OCCUPIED UNITS

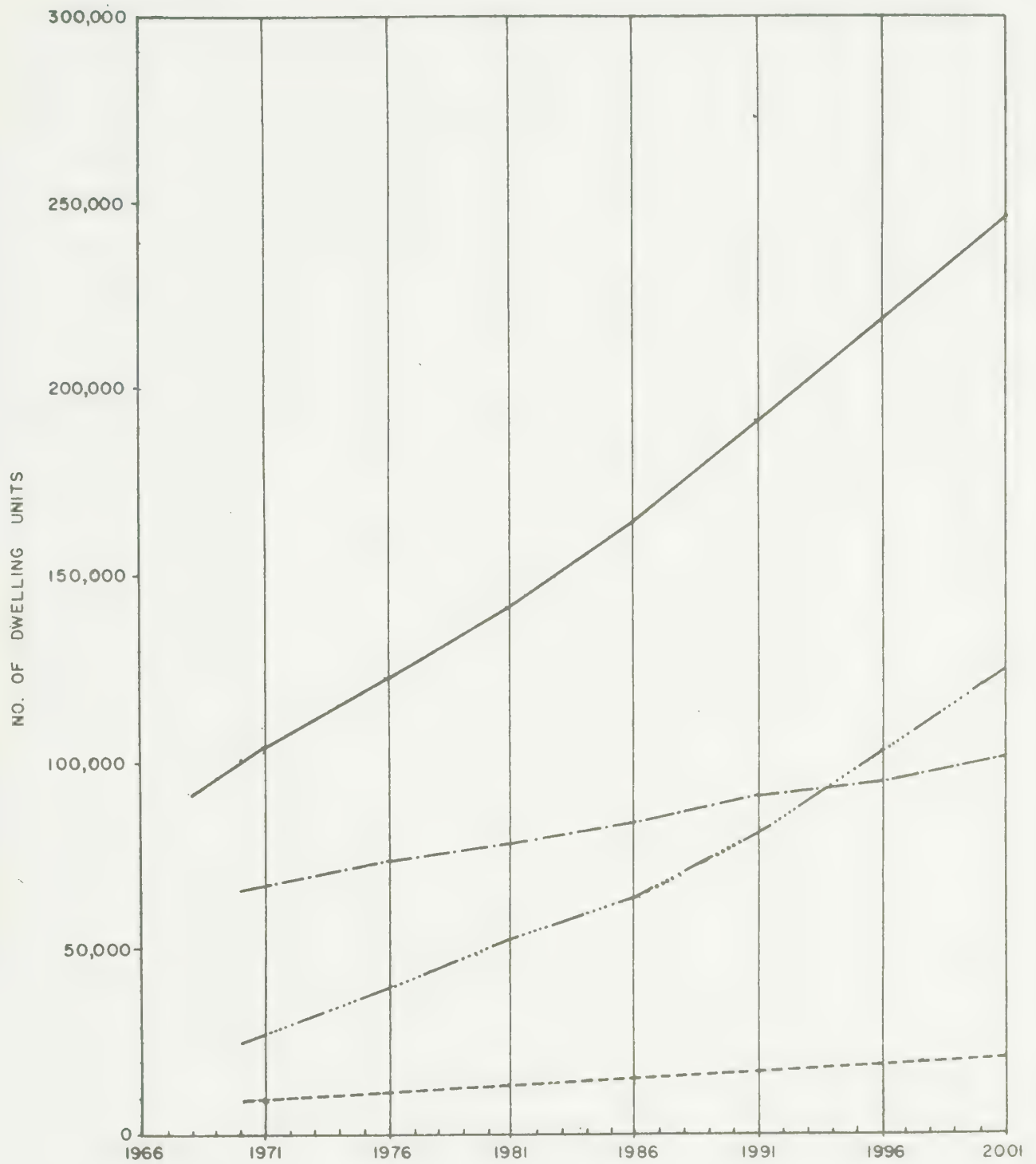


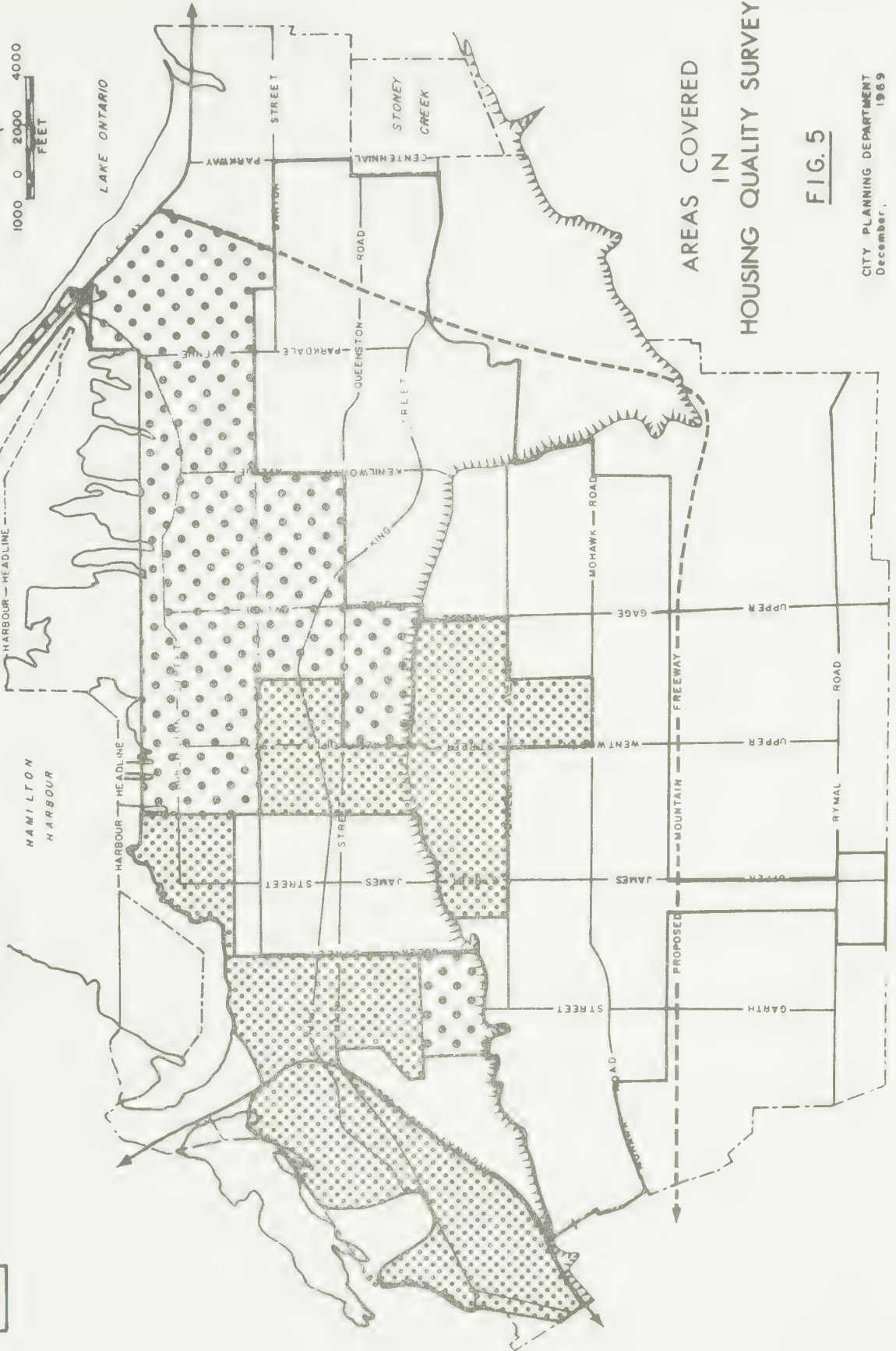
FIG. 4

CITY OF HAMILTON
FUTURE HOUSING DEMAND

----- SINGLE AND SEMI-DETACHED
 APARTMENTS
 - - - - - INSTITUTIONAL ACCOMMODATIONS
 _____ TOTAL HOUSING DEMAND

DRAFT OFFICIAL PLAN 1970 OF THE CITY OF HAMILTON

-  AREAS COVERED BY A DETAILED FIELD SURVEY.
-  AREAS COVERED BY A GENERAL FIELD SURVEY.
-  AREAS COVERED BY A WINDSHIELD SURVEY.



AREAS COVERED IN HOUSING QUALITY SURVEY

FIG. 5

CITY PLANNING DEPARTMENT
December, 1969

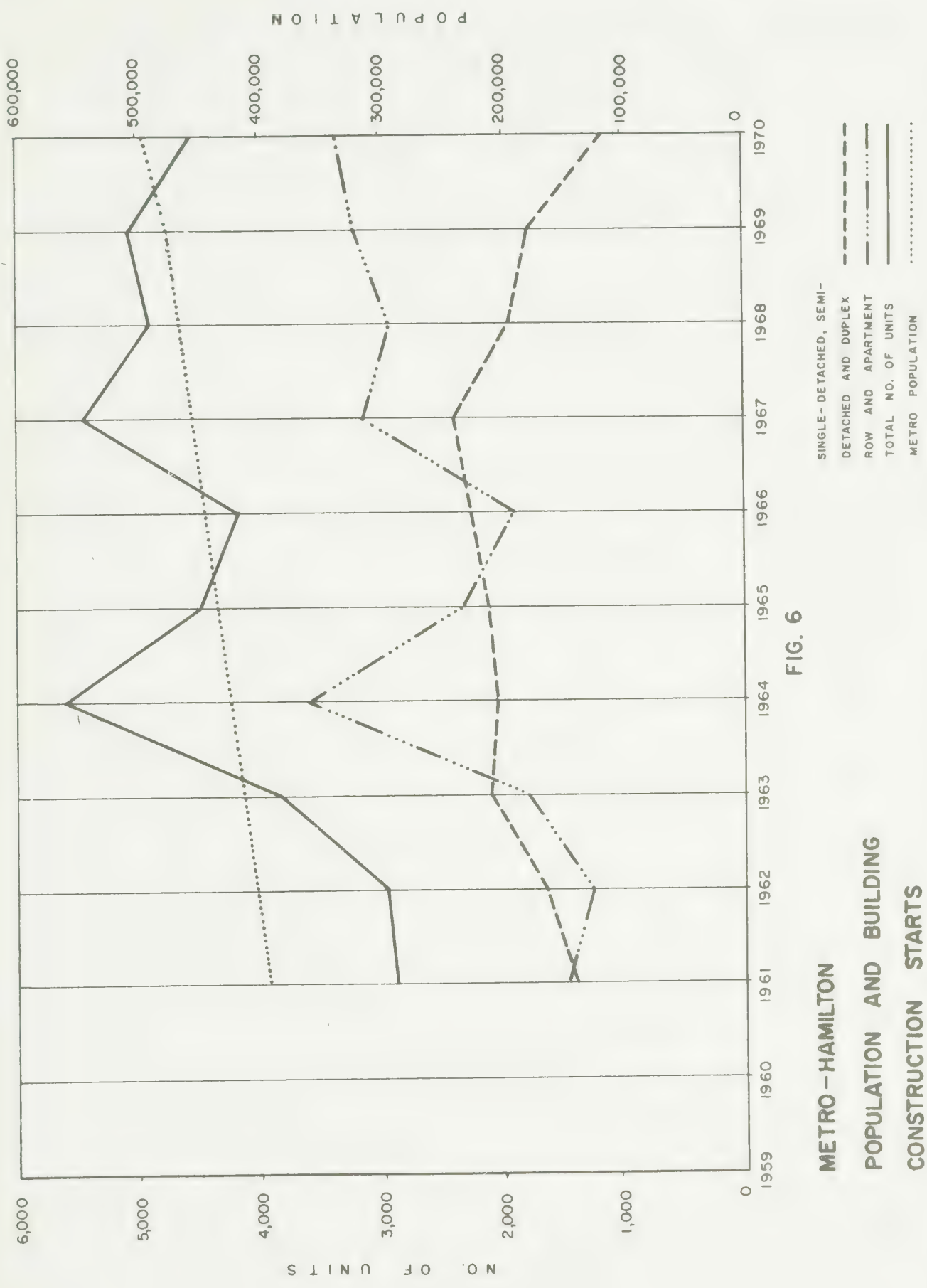
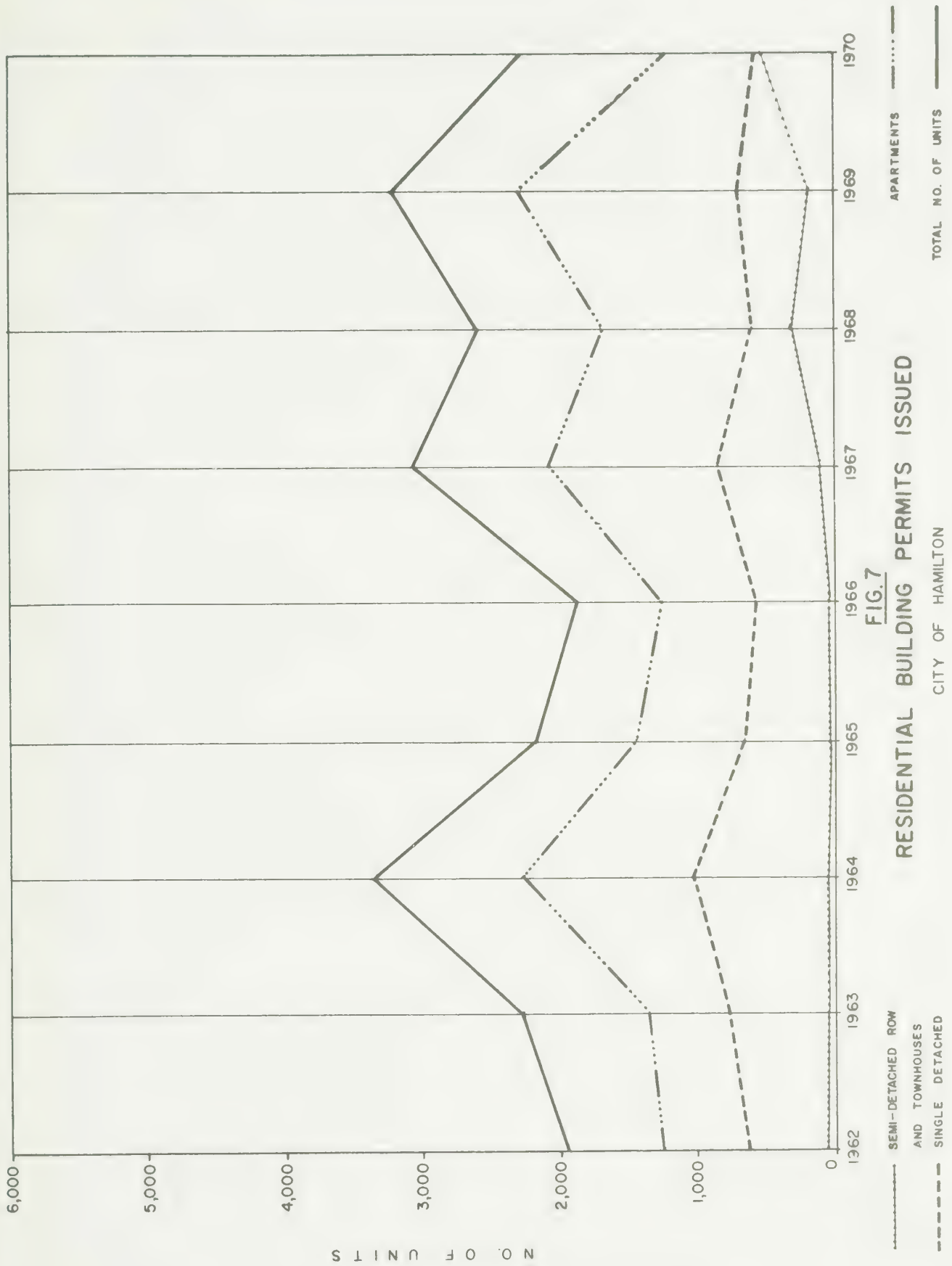


FIG. 6

**METRO - HAMILTON
POPULATION AND BUILDING
CONSTRUCTION STARTS**



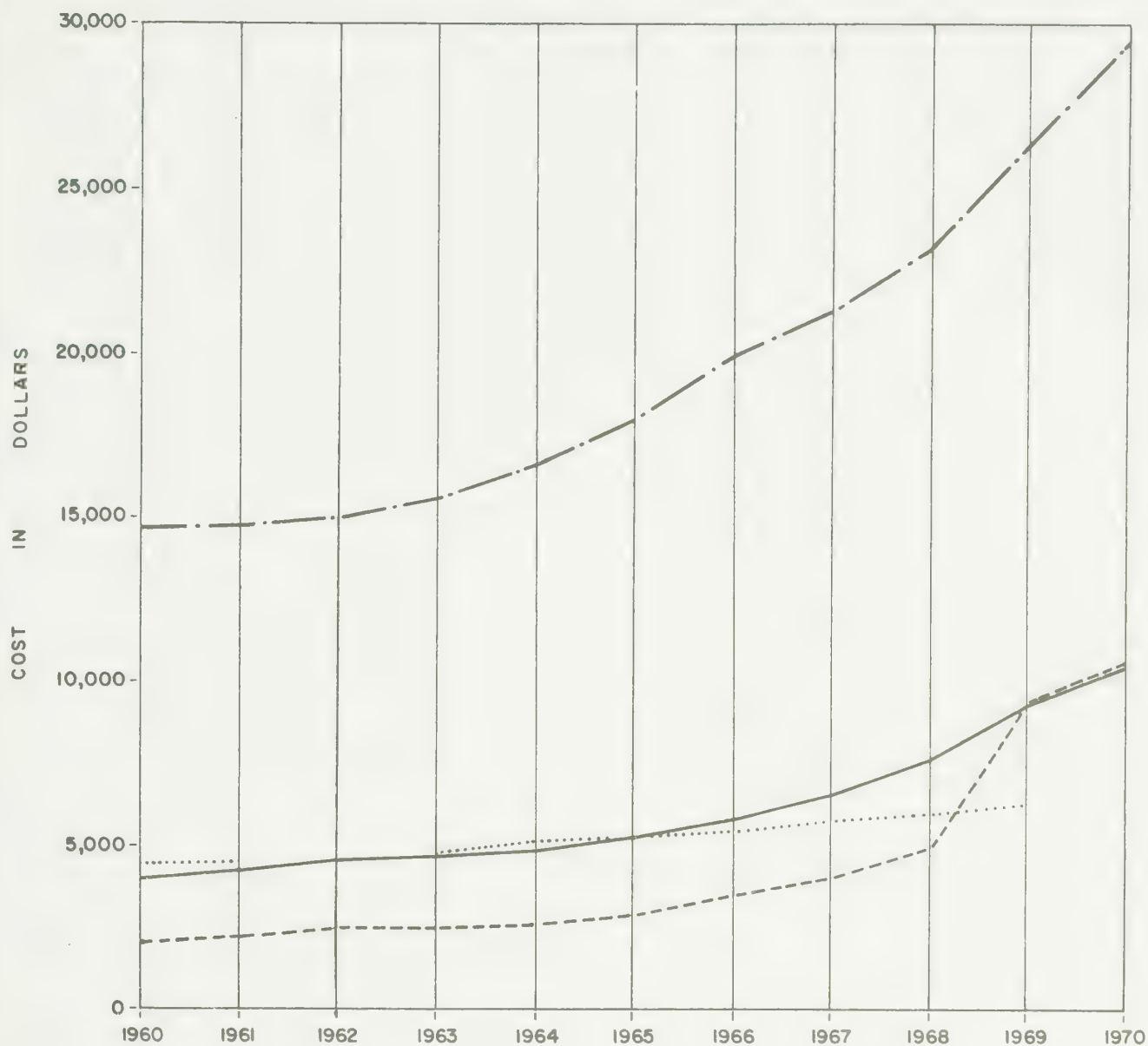


FIG. 8

AVERAGE ESTIMATE COST OF A NEW BUNGALOW
FINANCED UNDER N.H.A. IN METRO-HAMILTON

— · — COST OF A NEW BUNGALOW
FINANCED UNDER N.H.A.

— PRICE OF FULLY-PAID
FULLY SERVICED LOT

— — — ESTIMATED LAND COST PER LOT

..... AVERAGE ANNUAL WAGE INCREASE

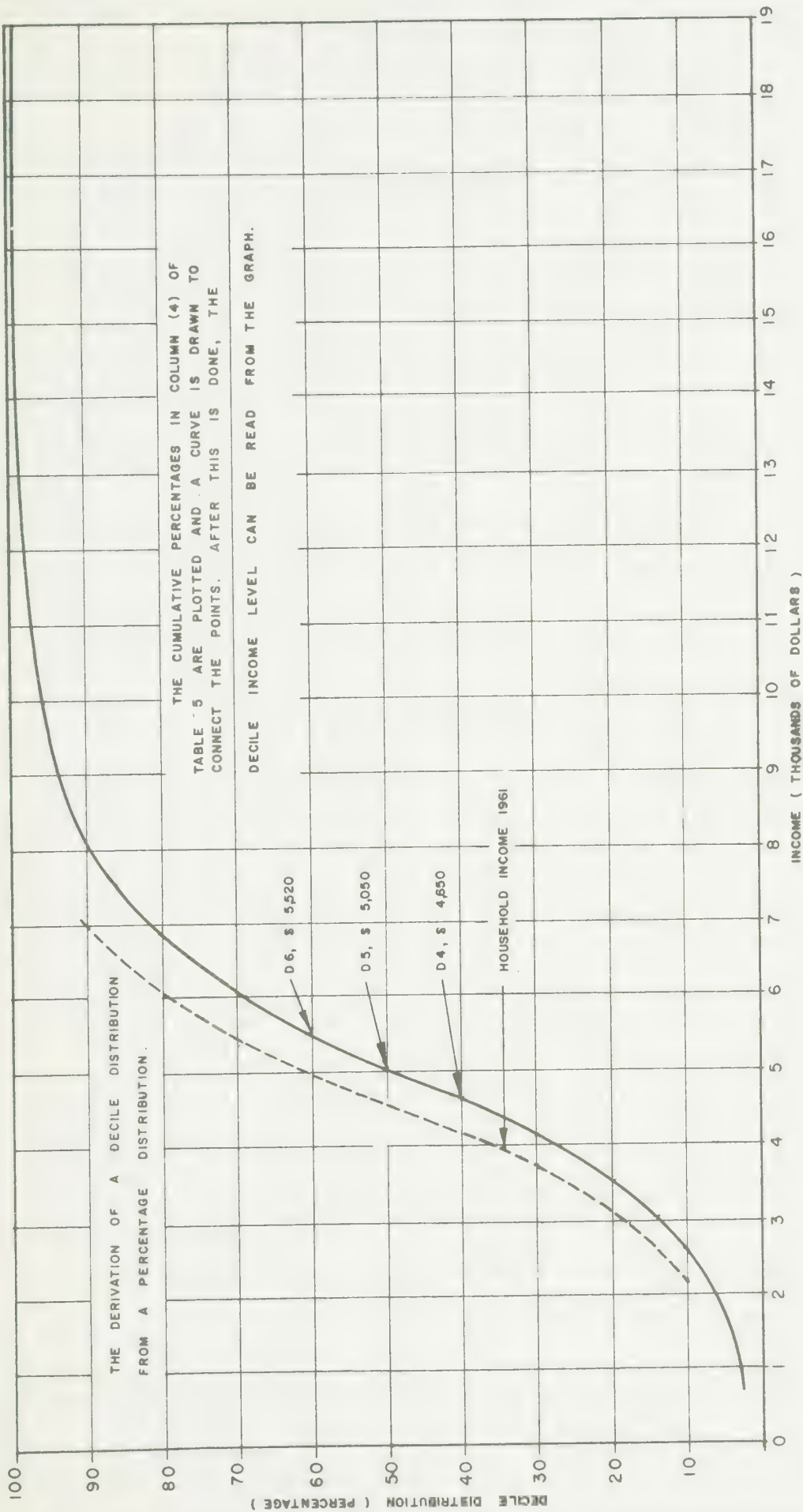


FIG. 9

CITY OF HAMILTON

CUMULATIVE FAMILY AND HOUSEHOLD

INCOME DISTRIBUTIONS 1961

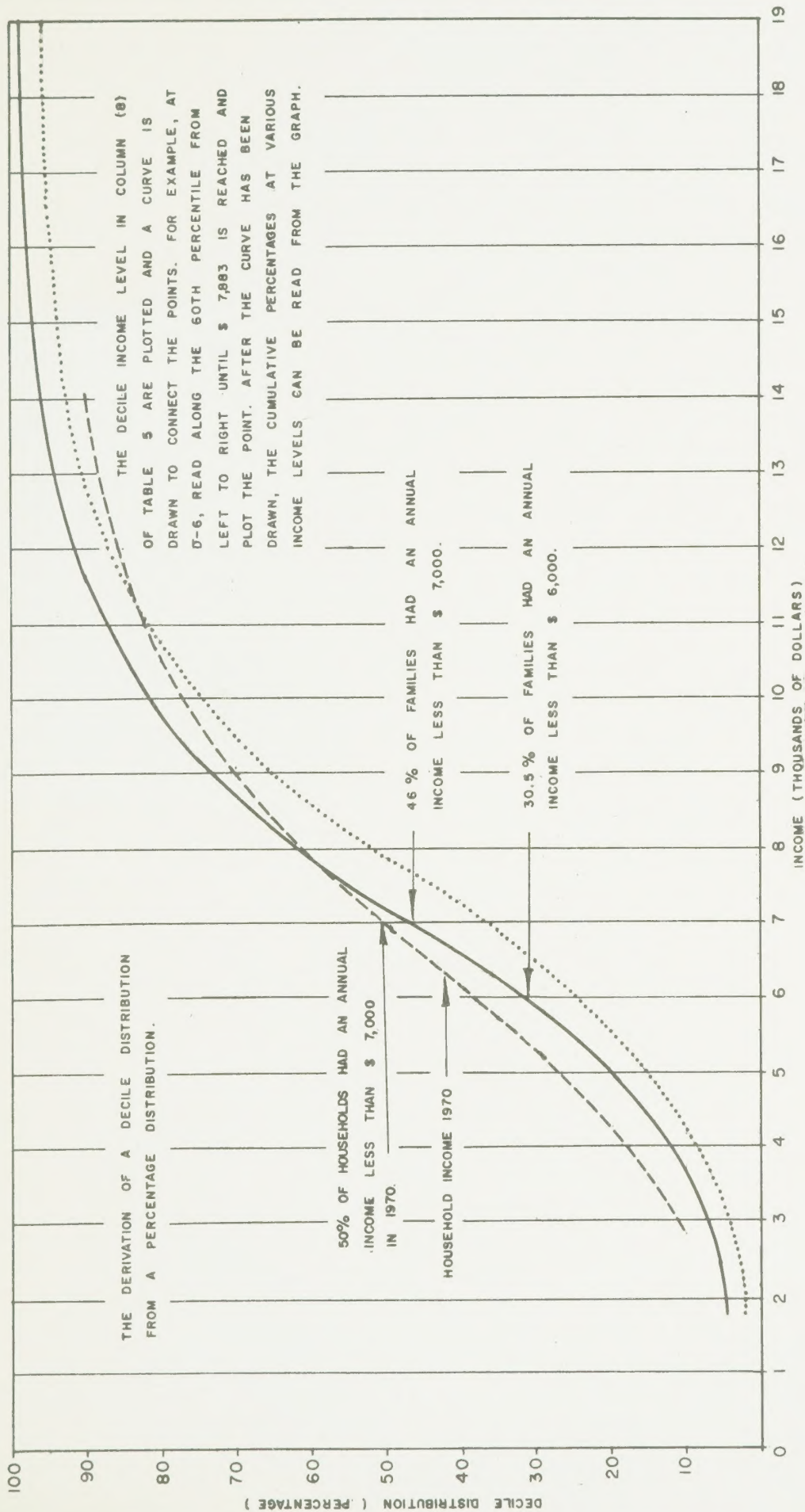


FIG.10

CITY OF HAMILTON

CUMULATIVE FAMILY AND HOUSEHOLD
INCOME DISTRIBUTIONS 1969 AND 1970

R 051
ROLL #

23
TAG #

HIS WORSHIP THE MAYOR
and chairman of the board of control
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678